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RECENT TRENDS IN MOTHERS' AID

IN 1911, when the first mothers' pension laws were passed, a new principle in public assistance was adopted. For some four years thereafter social workers discussed with much interest and some heat the soundness of this new principle. It was not only to be public relief, but it was to be public relief which should be adequate to enable the mother to stay at home and devote herself to housekeeping and the care of her children. It thus accepted dependence during the pre-working period of the children and was intended to give them a sense of security on the level which the grant established. As the objections and doubts of those who opposed the legislation were resolved by experience and one state after another adopted a mothers' assistance law, this method of bringing security to dependent children in their own homes has been accepted in most urban communities as basic in any program of care for dependent children.

As usually happens, once the controversy involved in the acceptance of the principle was ended by general enactment of the legislation, there was less interest shown in state-wide adoption of the program, in the adequacy of the grants in rural as well as urban communities, and in progressive improvement in administrative standards. In the years immediately preceding the depression its significance was, indeed, often ignored or forgotten. For example, a book published in 1930 which was hailed as an authoritative discussion of the history of the care of dependent children in the United States made

no mention of mothers' assistance funds. Institutions, foster-home care, almshouses, and old-fashioned poor-relief as well as care by family welfare societies were all considered, but the most significant new development in public provision for dependent children was not mentioned.

This indifference was, to be sure, not universal. In many counties and states, children's agencies, community chests, state conferences of social work, the child welfare committees of the American Legion, and other organizations were actively supporting legislation for the improvement of state laws and standards of administration. When, in 1933, a number of widely scattered counties gave up this form of assistance, child welfare agencies were greatly concerned. The whole program of community provision for dependent children was in most states built on the theory that this group of dependent children would be cared for at public expense in this way. Because in a number of communities children are losing the security in their own homes which this legislation was intended to give them, and also because our whole theory and practice of public assistance is or should be viewed in the light of the experience of these depression years, it seems worth while to evaluate our experience with mothers' pension legislation and decide whether a special program of mothers' assistance fits into a larger program of security and relief. A system of unemployment insurance or reserves will not affect this group of dependent children. But if, in the future, we repeal the old poor-laws and institute a well-administered system of assistance for those in need, is mothers' aid necessary or desirable? In other words, is there any advantage in a special policy for a group of children who have competent and responsible mothers and for whom public provision through the whole period of childhood is needed? A review of the history and present status of the legislation and the administration of mothers' pensions or mothers' assistance funds will answer some of these questions.

It will be recalled that from 1911 to 1915 it was being repeatedly pointed out by proponents of this type of legislation that the care of dependent children in their own homes was to be preferred to care in an institution or a foster-home; that such care was not only better but it was also cheaper; that while many such families were being

kept together by private charity, the support given had frequently been uncertain and inadequate even in large urban centers and was usually not available at all in smaller cities and rural counties; that often neither poor-relief nor private charity was available to a mother who was able to work and for whom employment could be secured.

Twenty-five years ago the children of these mothers were, as a rule, accepted by institutions or agencies while the mothers supported themselves and made a small contribution toward the support of their children. Such an arrangement was made, sometimes immediately following the death of the husband and father, and sometimes only after the mother had broken down in the attempt to be both wage-earner and mother. Experience has shown that even with much supplemental help from a social service agency, satisfactory performance of this double duty is impossible if the mother is in the unskilled, low-wage group. In other words, unless she belongs to the highly skilled or professional group, a mother's contribution in the home is greater than her earnings can purchase for the home. As the unskilled mother could not earn sufficient money to support her children and at the same time provide adequate supervision for them, the result of encouraging her to make the attempt frequently was that assistance became available only *after* instead of *before* she had broken down under the double burden of wage-earner and homemaker and after the children had become demoralized or delinquent. For an agency, either public or private, to supplement the earnings of the working mother by sending in a housekeeper or caring for the children in a foster-home or an institution is financially more costly to the community than enabling her to remain at home, and there are the additional losses to the children which result from supplanting their mother.

Mothers' pension laws were to end the separation of mother and child on the ground of poverty alone. Their enactment constituted public recognition of the fact that long-time care must be provided for those children whose fathers were dead, incapacitated, or had deserted; that security at home is an essential part of a program for such care, and that this security can be provided for this whole group of children only by public provision for care in their own homes. Mothers' pension legislation was to give dependent children

the same kind of security, and by the same general method, that is now being sought for the aged by means of old-age-pension legislation. In other words, it was accepted that the principal problem in the care of these families is providing the financial support which in the absence of the normal wage-earner is necessary. While they often present many health and personality problems and the mother frequently needs other assistance than financial support, the money for these families is the most important service rendered. As supplementary assistance for a wage-earner is not involved in mothers' aid and the need was not to be merely temporary, the social and economic problems which made adequate relief in other types of families difficult are not involved in these mothers' assistance families. Those who think that men will be made permanent dependents ("spoiled" is the word commonly used) if relief is given in an amount sufficient to make their families comfortable cannot use this argument in opposition to adequate mothers' aid allowances. Children are always dependent, and they are "demoralized" by inadequate, not by adequate care.

The first mothers' aid law was passed in 1911, and ten years later forty states had passed some kind of mothers' assistance laws; twenty years later the number was forty-five, with only Alabama, Georgia, and South Carolina with no legislation of this type.¹ Alabama, which had no system of public poor-relief when the depression began, enacted in July, 1931, a law authorizing the counties to provide funds for the care of dependent children under eighteen years of age in their own homes; but as this was not limited to children needing long-time care, it was in the nature of a poor-relief statute rather than mothers' aid legislation.

Social workers have generally agreed that the dependent children for whom care with their mothers should be provided assuming always the reasonable competence of the mothers to perform the duties of housekeeper and mother, are those whose fathers are dead,² di-

¹ *Mothers' Aid*, 1931 (Children's Bureau Pub. No. 220), p. 2.

² Some statutes include widowers in the benefits, but the problem of providing home care for motherless children is a very different one. A reasonably competent mother left with children can manage the home problems with occasional assistance from the social worker administering the fund, but this is not the situation with a father. He is

vorced, or have deserted them; who are not married to their mothers; who are in prison; or who are, because of physical or mental disease, unable to support them.

Twenty states have included in their legislation all the foregoing types of what might be called approved mothers' aid families. All the laws include the widowed mother left without resources for the support of her children and unable to earn enough to pay for their support or provide proper supervision for them if she became a wage-earner. Many, perhaps most, legislators knew personally such women, and the popular demand for mothers' assistance legislation was to meet their needs. Social workers have been generally responsible for widening the scope of laws to include other children also in need of long-time care because the normal wage-earner, the husband or father, could not for one reason or another be counted on to support his wife and children. But even in jurisdictions where the law includes most of such groups, it is the widow who usually receives mothers' aid allowances.³

Most of the mothers' assistance laws were passed when it was generally accepted that the smallest local unit of government should pay for all the social services, including education and health as well as relief, probation, etc., and should decide for itself what form of relief should be adopted. Since that time the necessity for a larger taxing unit has been demonstrated and state equalization funds for education have been provided in state after state. The old-age-pension laws which have been enacted in recent years and which give to the

traditionally the wage-earner, not the homemaker. His children need money not so much as care. While experiments in providing housekeepers for such families have been made, even when a competent housekeeper is secured, much more supervision of such households is usually required than of a mothers' assistance family.

³ E.g., in New York State the status of the husbands of those to whom mothers' aid was granted in 1933 was as follows:

Dead	19,201
In State Prison	390
In State Hospital for the Insane	1,012
Permanently incapacitated and in hospital	132
Deserted for two years	705
Has tuberculosis and in sanitarium	476
Has tuberculosis; discharged from hospital	142

There were, also, in New York 866 grants not made to mothers but to second-degree relatives (*Report of State Supervisor [Child Welfare Board, State Department of Social Welfare]*).

aged the same type of security which mothers' aid gives to dependent children present several interesting contrasts to mothers' aid legislation. In 1933, for example, eleven old-age-pension laws were enacted. All of them are mandatory and nine of them provide for some measure of state aid.⁴

A state contribution to the cost of mothers' pensions if skilfully administered provides an excellent means of promoting adoption of the system by rural counties, of developing some uniformity in local administrative standards, which means improving standards for many counties, and of providing a larger taxing unit so that some equalization in support is possible. A state-aid program, and especially a state equalization fund, has, therefore, been advocated by those who have studied the development and possible usefulness of mothers' pensions. While seventeen states⁵ have provided state funds for state participation in the mothers' aid program, state participation may still be said to be experimental in this form of relief. The actual aid given has not always kept pace with the legislation adopted and the depression has brought new problems. It is the latter with which we are especially concerned now.

In both 1921 and 1931⁶ the Children's Bureau made a survey by means of a questionnaire to state departments or the local agencies in charge of the administration of mothers' aid laws as to the number of families and of children under care, the amounts of the grants, etc., for each county or local unit. In January, 1934, information was asked from state departments which had been able to supply reports

⁴ See *Monthly Labor Review*, October, 1933, pp. 854-55, and *Public Welfare News*, February, 1934. The states providing for some measure of state aid in financing old-age pensions in 1933 were Arizona, Arkansas, Colorado, Indiana, Maine, Michigan, North Dakota, Pennsylvania, and Wisconsin. Other states which have made such provision in the old-age-pension laws recently adopted are: California (half and half), Delaware (all by the state), Massachusetts (one-third by state and two-thirds by county or town), New Jersey (one-fourth by county and three-fourths by the state), New York (half and half).

⁵ Arizona, California, Connecticut, Delaware, Illinois, Louisiana, Maine, Massachusetts, New Hampshire, New Jersey, New Mexico, North Carolina, Pennsylvania, Rhode Island, Virginia, Vermont, and Wisconsin.

⁶ Returns from the 1921 questionnaire were very incomplete and were therefore not published. Findings of the 1931 survey were published in Children's Bureau Pub. No. 220.

in 1931 as to the total expenditures for mothers' aid, the number of families and children under care, and the amount expended for this form of assistance in each county for December, 1933, and the counties which had given up or begun the policy of granting mothers' pensions since 1931. Through this survey information as to conditions late in 1933 was secured for the following twenty states: Arizona, Connecticut, Delaware, Florida, Illinois, Indiana, Maine, Massachusetts, Michigan, Minnesota, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, Vermont, and Wisconsin. Monthly reports in the Bureau's registration project give information as to grants in 120 urban areas having cities of fifty thousand or more population.

An examination of this material to discover evidence as to the adequacy of the grants, in view of the theory as to the function mothers' assistance was to perform, reveals that in certain states and cities a wholly new standard of relief was set up and has in large measure been maintained during the depression. For example, at the top of the list in the amount of the average monthly grant per mothers' aid family in June, 1931, and December, 1933, we find the following:

STATE	AVERAGE MONTHLY GRANT*	
	1931	1933
Massachusetts.....	\$60.31	\$52.89
Rhode Island.....	55.09	48.01
New York.....	52.62	42.50
Connecticut.....	45.91	44.75

* The 1931 figures are from Children's Bureau Pub. No. 220.
The 1933 figures were secured in the survey described above.

But no other of these twenty states had a state average as high as \$40 a month. Pennsylvania (\$37.45) and Michigan (\$37.04) were the only other states with an average above \$35 a month in 1931, and in 1933 Pennsylvania had dropped to \$34.61 and Michigan to \$25.40. With ten states having average grants between \$25 and \$35 in 1931 and sixteen below \$20, it is clear that so far as state averages may be taken as a basis for judgment, in only a relatively small number of states was the purpose of this legislation realized for the state as a whole. In the states listed below, which are at the

bottom of the list, the average monthly grant in 1931 was so low as to indicate complete failure of the program.

Louisiana.....	\$10.06
Florida.....	10.01
Oklahoma.....	7.29
Arkansas.....	4.33

Nevertheless, progress was being made toward adequacy in the years before the depression, as Table I, giving the average monthly grant in twelve states for a sample month in 1921, 1931, and 1933, shows.

TABLE I
AVERAGE MONTHLY GRANT PER MOTHERS' AID FAMILY IN
1921, 1931, AND 1933 IN TWELVE STATES

STATE	AVERAGE MONTHLY GRANT PER FAMILY		
	1921*	1931	1933
Connecticut.....	\$36.43	\$45.91	\$44.75
Illinois.....	25.37	26.11	21.38
Indiana.....	22.75	26.73	22.04
Massachusetts.....	39.21	69.31	52.89
Michigan.....	51.43	37.04	25.40
Minnesota.....	22.99	29.35	26.37
New Hampshire.....	24.00	19.77	28.16
New Jersey.....	13.65	30.03	27.71
New York.....	29.16	52.62	42.50
Ohio.....	15.36	21.68	19.77
Pennsylvania.....	28.22†	37.45	34.61
Wisconsin.....	17.78	21.66	25.83

* Includes administrative costs in some states.

† For 1922 instead of 1921.

The variations in the amount of the grants within a single state are sometimes greater than between states, as Table II, summarizing the grants on a county basis in a number of states representative of the Middle Atlantic and Middle Western sections of the country, reveals. It will be noted that in New Jersey, where the whole program has been developed under state direction, the amount of the grant is fairly uniform throughout the counties but reflects poor-relief rather than mothers' aid standards.⁷ In Ohio and Illinois there

⁷ A law permitting more adequate grants was passed in 1931, a difficult time to raise standards.

are a discouraging number of low-standard counties in which it can only be said that to date the mothers' aid program has not been realized. In the latter state only Cook County (Chicago) has an average

TABLE II

NUMBER OF COUNTIES GIVING AND NUMBER OF FAMILIES RECEIVING SPECIFIED
AVERAGE MONTHLY GRANTS IN DECEMBER, 1933, IN NINE OF THE
MIDDLE ATLANTIC AND MIDDLE WESTERN STATES

STATE	TOTAL	AVERAGE MONTHLY GRANT					
		Less than \$10	\$10; Less than \$20	\$20; Less than \$30	\$30; Less than \$40	\$40; Less than \$50	\$50 or More
Counties Granting	Number of Counties Giving Specified Average Monthly Grants						
	New York.....	47	2	14	18	7	6
New Jersey.....	21	.....	.....	17	4	.....	.....
Pennsylvania.....	55	.....	.....	18	33	4	.....
Ohio.....	84	35	38	6	3	2	.....
Indiana.....	69	3	36	23	5	.....	2
Illinois.....	88	21	55	9	2	1	.....
Michigan.....	49	3	30	14	2	.....	.....
Wisconsin.....	63	.....	36	23	1	3	.....
Minnesota.....	79	1	30	44	3	1	.....
Families Receiving	Number of Families Receiving Specified Average Monthly Grants						
	New York.....	23,221	118	743	1,674	19,613	1,073
New Jersey.....	7,443	.....	.....	5,321	2,122	.....	.....
Pennsylvania.....	7,700	.....	.....	963	6,383	354	.....
Ohio.....	8,923	2,661	2,952	1,020	737	1,553	.....
Indiana.....	1,332	40	575	445	233	.....	39
Illinois.....	6,406	1,552	3,027	368	63	1,306	.....
Michigan.....	7,541	278	2,362	2,207	2,694	.....	.....
Wisconsin.....	7,173	.....	3,039	2,390	165	1,579	.....
Minnesota.....	3,597	30	1,299	1,038	886	344	.....

grant of between \$40 and \$50 a month. Southern Illinois is called "Lower Egypt" because it, too, is a delta lying between the Mississippi and the Wabash rivers. Here are the principal coal mines of Illinois; some industries, especially in the counties near St. Louis; and some agriculture. It is a region with a high infant mortality rate and a generally low standard of living. The average mothers'

aid grants in these southern counties, including and below Madison County, for 1931 and 1933 are as follows:

COUNTY	AVERAGE MONTHLY GRANT		COUNTY	AVERAGE MONTHLY GRANT	
	1931	1933		1931	1933
Madison.....	\$ 8.54	\$ 8.52	Franklin.....	\$ 3.37	\$ 3.33
Clinton.....	9.98	15.51	Hamilton.....	4.85	7.22
Marion.....	4.87	8.42	White.....	12.42	10.56
Clay.....	12.59	12.12	Jackson.....	15.48	8.42
Richland.....	16.36	3.72	Williamson.....	4.53	5.28
Lawrence.....	8.97	10.13	Saline.....	5.10	None
St. Clair.....	8.47	7.37	Galloway.....	None	None
Washington.....	22.73	15.77	Union.....	5.41	7.85
Jefferson.....	None	None	Johnson.....	8.77	14.40
Wayne.....	9.37	None	Pope.....	None	None
Edward.....	9.15	9.10	Hardin.....	6.52	None
Wabash.....	12.00	3.90	Alexander.....	6.88	None
Monroe.....	10.65	12.98	Pulaski.....	6.14	6.06
Randolph.....	13.00	9.09	Massaic.....	1.00	11.08
Perry.....	9.07	9.09			

Franklin and Williamson counties, with average grants of \$3.33 and \$5.28, respectively, in 1933, are coal-mining areas whose bloody struggles have been the cause of much publicity but little concern as to how intolerable conditions might be remedied. While the Illinois state equalization fund is now \$500,000 per annum, it is quite inadequate to lift the level of care in these counties.⁸ In this respect there is a great contrast with Pennsylvania. When Children's Bureau investigators visited the latter state in connection with its survey of coal-mining communities in the spring of 1931 for the President's Unemployment Committee, they found the mothers' pension grants averaging more than \$30 per month in the counties visited, while the local poor-relief grants were from \$1.50 to \$16.00 a month. Most social workers in Chicago know widows of miners who had been killed in mine accidents or in the struggles which have from time to time taken place in these counties, or had died from natural causes, who came from this region to Chicago in order to get a mothers' pension for the care of their children. They refused to return to their home

⁸ In a number of states the state fund is too small to be of real assistance; in others it is considerable. In the following the relative position of Illinois in the amount of the state mothers' aid funds per ten thousand population is shown:

California.....	\$2,064	Connecticut.....	\$1,394
Pennsylvania.....	2,136	Illinois.....	655
Massachusetts.....	2,000	North Carolina.....	150
Maine.....	2,000	Virginia.....	103
Rhode Island.....	1,818	Wisconsin.....	103
Delaware.....	1,750		

counties when told this was the necessary legal procedure, because they said their children would starve if they did. They stayed and were helped by neighbors and sometimes by private charity until they had been in Cook County long enough to be eligible for a pension. Chicago would pay to an adequate state equalization fund more than it would receive back from the state, but it pays now in other much less desirable ways from the standpoint of the county as well as the families assisted.

In Ohio there are also widely varying standards. Ohio social workers speak of the hilly counties along the Ohio rivers where, as in "Lower Egypt" in Illinois, there is much poverty and poor standards of social work as "poor hill-river counties." Mothers' assistance standards in these counties and in Cleveland and Cincinnati are wholly different. The average grant per family for the sample month in Cuyahoga County (Cleveland) was \$48.69 in 1931 and \$45.34 in 1933. Unlike Chicago, Cleveland showed an increase in the total appropriation and the families under care—in the latter, from 903 families in 1931 to 1,066 in 1933. Chicago, on the other hand, has had a hand-to-mouth existence because of the tax situation with, from time to time, no funds at all for all public employees as well as for mothers' aid. It has maintained its standard of adequacy by steadily reducing the numbers under care since 1932. Hamilton County (Cincinnati) has increased the number of families under care from 451 in 1931 to 487 in 1933, and at the same time raised the average annual grant from \$46.27 to \$47.02 during that period. But by the side of these counties Ohio must consider what happens to the children in Jackson County, where the average monthly grant was raised from \$1.75 in 1931 to \$2.63 in 1933. Jackson County is a mining and "hill" county. This county makes no provision for the care of dependent children either through a county children's home or through a county child-welfare board, as is permissible under the law. Meigs is a "Hill River" county where the average monthly mothers' aid grant in 1931 was \$4.51 and in 1933 was \$4.12. Vinton is a mining county. Such profits as there are in mining do not stay in Vinton County. The Department of Public Welfare reports it has the lowest tax duplicate of any county in the state. It undoubtedly requires real sacrifice for Vinton to give its widowed de-

pendent mothers an average of \$3.80 (1931 and 1933 average grants) for the care of their children for a month. Warren is an agricultural county which ought to be able to appropriate more than \$3.85 (1933 grant) per family per month. In 1931 the average grant was \$4.44.

These counties are not isolated examples. In 35 out of the 84 Ohio counties giving mothers' assistance allowances in 1933, the average monthly grant was less than \$10 and in 38 between \$10 and \$20; in only 5 counties—Franklin (Columbus), Mahoning (Youngstown), and Montgomery (Dayton), in addition to Cuyahoga and Hamilton—is the grant above \$30. Table II shows a considerable proportion of the total number of families cared for; 2,290 out of a total of 8,923 were in these 5 counties reporting the highest average grant, but there were 5,613 families in the counties in which the average grant was less than \$20.

The problem in Ohio has been complicated by the large number of county orphanages. As in Indiana and Connecticut, county orphanages have been the popular method of child care in Ohio, where some fifty-nine county children's homes are now functioning. More expensive than mothers' pensions, less desirable than foster-home care, and wholly unnecessary in certain of the counties, once established they are very difficult to discontinue. "Vested interests" are not unknown in the social welfare field.

The depression has brought home to many people in Ohio the need of a state mothers' assistance fund. Under the leadership of a committee appointed by the Children's Division of the Ohio Welfare Conference an effort is being made by judges who administer the mothers' pension funds in Ohio and by social workers to get a bill through the special session of the Legislature (1934) which will establish a state equalization fund for mothers' aid. Such a fund, if the State Department is allowed discretion in its administration, can be made the means of salvaging this form of relief for children in the rural counties of the state.

In New York State the general level of the grant is higher than in the Middle Western states.⁹ In only 2 out of the 47 New York counties granting mothers' assistance and for 118 out of 23,221 families re-

⁹ Grants are higher in Massachusetts than in New York, but final figures are not available by towns.

ceiving such assistance in 1933 was the average grant less than \$20 per month. The 6 counties in which the grants were \$50 or more in 1933 were Dutchess (\$53.57), Erie (\$52.94), Montgomery (\$56.03), Onondaga (\$51.99), Schenectady (\$69.50), and Westchester (\$57.07), and the 7 in which the average was between \$40 and \$50 were Chemung (\$46.94), Cortland (\$43.11), Nassau (\$45.27), New York City (\$43.27), Niagara (\$46.03), Oneida (\$40.10), and Tompkins (\$41.92).

TABLE III

AVERAGE MONTHLY GRANT PER FAMILY FOR MOTHERS' AID AND GENERAL
PUBLIC RELIEF IN TWENTY STATES IN 1933

State	Mothers' Aid*	Relief†	State	Mothers' Aid*	Relief†
Arizona.....	\$16.46	\$13.88	New Hampshire.....	\$28.16	\$15.73
Connecticut.....	44.75	24.70	New Jersey.....	27.71	23.78
Delaware.....	23.00	26.64	New York.....	42.50	37.16
Florida.....	9.76	11.92	North Carolina.....	15.07	8.75
Illinois.....	21.38	26.84	Ohio.....	19.77	17.91
Indiana.....	22.04	15.47	Oregon.....	19.80	14.34
Maine.....	31.36	27.36	Pennsylvania.....	34.61	21.33
Massachusetts.....	52.89	31.22‡	Rhode Island.....	48.01	26.78
Michigan.....	25.40	23.72	Vermont.....	18.92	21.52
Minnesota.....	26.37	20.84	Wisconsin.....	25.83	23.70

* Figures are for December, 1933.

† October figures are used because it was the last month before the C.W.A. and C.W.S. work opportunities were provided (see *Monthly Report of the Federal Emergency Relief Administration*, November 1-30 1933, p. 5).

‡ Estimated by the State Department of Public Welfare.

The average monthly grant of all those last mentioned was \$50 or more per family in 1931 except in Cortland and Tompkins counties.

Comparison with relief figures is necessary for a judgment as to how far mothers' aid is meeting the need for which it was created. In many rural sections especially, relief standards have been raised since federal funds became available, so comparison now is more favorable to relief than in normal years. In Table III the average mothers' assistance grants per family in December, 1933, are compared with average relief per family in October, 1933. According to this table, in all these twenty states, except Delaware, Florida, Illinois, and Vermont, the average mothers' aid grant for the state as a whole was larger than the average relief grant.

Monthly reports to the Bureau from the social registration proj-

ects make possible comparison of forty-one larger urban counties or other local units in eight states (Table IV).

In all these forty-one cities or counties, except Akron (Ohio), Fort Wayne (Ind.), Flint and Grand Rapids (Mich.), and Madison (Wis.), as Table IV shows, the average mothers' aid grant in October, 1933, was larger than the relief grant for the same month and year and in most of them the difference was substantial. In New Rochelle and Syracuse (N.Y.); Allentown, Altoona, Erie, and Wilkes Barre (Pa.); Indianapolis (Ind.); and Kenosha (Wis.) the average monthly mothers' aid grant was more than \$20 higher than the relief grant.

Reference to 1933 mothers' aid standards has been made from time to time in this discussion. In concluding, a somewhat more detailed discussion of the effect of the depression on this form of relief is necessary. In the first place, its relative importance in the whole relief picture has greatly changed. Although reports to the Children's Bureau from 120 cities and urban areas of 50,000 or more population showed a definitely upward trend, both in number of families assisted and in the total appropriation from 1929 to 1933, the percentage of the total amount expended for public relief which went to mothers' aid changed from 50 per cent in 1929 to 5 per cent in 1933. This reflects the tremendous increase in unemployment relief, for by 1932 the monthly expenditure for mothers' aid in these cities had increased 47 per cent above the 1929 level.

It was to be expected that the numbers eligible for mothers' aid would increase as the resources of widows dwindled, for many who except for the depression would have been able, by their own labor, or with funds left by their husbands, or with the assistance of relatives, to care adequately for their children, have become dependent on mothers' aid as banks, insurance companies, and business investments have failed them and work opportunities have disappeared. There was, then, this new emergency need which led to the increase in mothers' aid appropriations. But, unfortunately, in many localities the increase was neither adequate nor long continued. During the summer of 1932 the uncertainty as to the availability of relief funds caused a curtailment of expenditures for mothers' aid in some areas. The number of families assisted in 1932 increased, except for a brief period in the summer months, but the average grant was less

TABLE IV
AVERAGE MONTHLY GRANT PER FAMILY FOR MOTHERS' AID AND
GENERAL PUBLIC RELIEF IN FORTY-ONE URBAN AREAS
IN EIGHT STATES IN OCTOBER, 1933

State and Urban Area	Mothers' Aid	Relief
New York:		
Albany.....	\$38.24	\$26.57
Buffalo.....	50.75	34.77
New Rochelle.....	62.61	33.50
New York.....	43.81	39.29
Niagara Falls.....	48.03	29.18
Rochester.....	39.00	28.78
Syracuse.....	54.03	31.16
Utica.....	41.37	26.43
Yonkers.....	54.95	46.29
New Jersey:		
Jersey City.....	29.15	19.38
Newark.....	32.11	22.02
Pennsylvania:		
Allentown.....	41.19	16.35
Altoona.....	34.71	11.76
Bethlehem.....	39.91	22.16
Chester.....	38.90	20.17
Erie.....	38.93	16.04
Philadelphia.....	34.26	20.04
Pittsburgh.....	37.10	18.01
Reading.....	35.49	16.06
Sharon.....	36.52	21.83
Wilkes Barre.....	35.95	15.23
Ohio:		
Akron.....	22.15	22.70
Cleveland.....	44.35	25.78
Dayton.....	35.60	17.48
Springfield.....	20.50	17.51
Toledo.....	25.75	14.75
Youngstown.....	36.20	21.20
Indiana:		
Evansville.....	20.39	14.52
Fort Wayne.....	17.71	21.20
Indianapolis.....	57.41	13.96
South Bend.....	27.52	14.79
Terre Haute.....	22.36	8.93
Illinois:		
Chicago.....	50.98	36.88
Springfield.....	16.60	11.17
Michigan:		
Detroit.....	37.26	28.27
Flint.....	19.28	25.11
Grand Rapids.....	26.09	26.16
Wisconsin:		
Kenosha.....	44.79	22.07
Madison.....	28.45	29.91
Milwaukee.....	40.34	23.06
Racine.....	22.23	19.79

than in 1931, although more than in either 1929 or 1930. Since the summer of 1932 the number of families aided in these urban areas has remained almost unchanged, but the monthly grant per family in 1933 was less than in 1929. In 17 urban areas from which the

TABLE V
ANNUAL EXPENDITURES FOR MOTHERS' AID AND MONTHLY AVERAGE
NUMBER OF FAMILIES AIDED FROM 1929 TO 1933 IN CITIES
WHICH EXPENDED \$500,000 OR MORE IN 1933

City	1929	1930	1931	1932	1933
Monthly Average Number of Families					
New York.....	11,921	12,792	14,652	16,633	17,928
Chicago.....	1,676	1,606	1,875	1,909	1,478
Los Angeles.....	1,126	1,139	1,278	1,022	2,359
Philadelphia.....	1,171	1,242	1,385	1,589	1,529
Detroit.....	1,487	1,687	2,077	2,419	2,525
Pittsburgh.....	851	831	962	1,136	1,366
Cleveland.....	797	841	926	1,011	1,039
Boston.....	848	878	950	1,099	1,377
Milwaukee.....	789	820	1,116	1,271	1,324
Annual Expenditures					
New York.....	\$6,478,263	\$7,119,795	\$9,382,262	\$10,476,588	\$9,593,202
Chicago.....	1,063,396	1,005,063	1,167,810	1,171,956	908,940
Los Angeles.....	336,801	329,370	387,541	495,630	646,211
Philadelphia.....	564,439	575,881	622,980	703,256	644,640
Detroit.....	1,062,971	1,203,073	1,417,317	1,434,300	1,182,367
Pittsburgh.....	390,973	379,574	432,438	504,301	615,438
Cleveland.....	466,725	497,662	545,262	560,222	554,767
Boston.....	709,435	741,702	832,557	933,712	1,097,755
Milwaukee.....	327,006	391,048	592,115	693,551	673,333

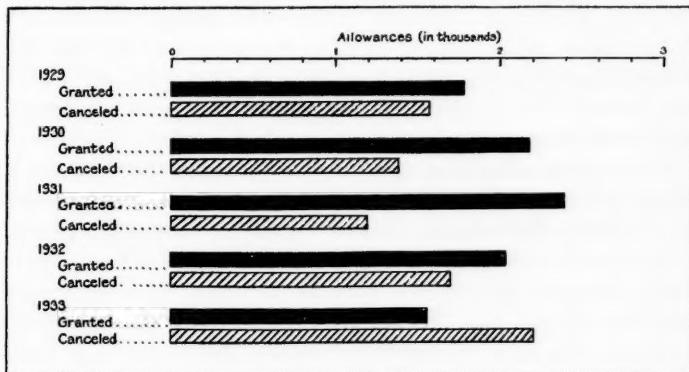
Children's Bureau received reports, the number of mothers' aid allowances granted increased, as Chart I shows, from 1929 through 1931, while the cancellations decreased. In 1932 and 1933 the number granted decreased while the number of cancellations increased sharply.¹⁰

¹⁰ A table showing the number of allowances granted and canceled during 1932 and 1933 in these and other areas included in the social-statistics project is shown in the June, 1934, issue of the Children's Bureau *Monthly Bulletin on Social Statistics*. Details covering the period from 1929 to 1933 will be presented in the five-year summaries of social-statistics reports soon to be published by the Children's Bureau.

Special interest attaches to the methods worked out in the largest cities to meet new social conditions. Table V gives the facts for each city or urban area (usually a county) which in 1933 expended more than \$500,000 for mothers' aid. These nine large cities ex-

CHART I

NUMBER OF MOTHERS' AID ALLOWANCES GRANTED IN 17 URBAN AREAS AS COMPARED WITH THE NUMBER CANCELED, 1929-33.



pended approximately 68 per cent of the total expenditures for mothers' aid of the 120 cities reporting to the Children's Bureau in 1933. Only three of these cities—Boston, Pittsburgh, and Los Angeles—have steadily increased expenditures; all the others increased between 1929 and 1932 and suffered a reduction in 1933. In these nine cities the percentage change in amount expended and families aided between 1929 and 1933 was as follows:

City	Percentage Change in Amount Expended	Percentage Change in Families Aided
New York.....	+ 48	+ 50
Chicago.....	- 15	- 12
Los Angeles.....	+ 92	+ 110
Philadelphia.....	+ 14	+ 31
Detroit.....	+ 11	+ 70
Pittsburgh.....	+ 55	+ 61
Cleveland.....	+ 19	+ 30
Boston.....	+ 55	+ 62
Milwaukee.....	+ 106	+ 68

In Philadelphia and Detroit there was, obviously, a greatly reduced standard of care. In the others the pre-depression level, in

view of reduced cost of living, was maintained. The great increase in Milwaukee began in 1931, was continued in 1932, but was slightly reduced in 1933. In Los Angeles, where the depression reached its peak later than in the East and the Middle West, the great increase came in 1933. The two large Pennsylvania cities moved in opposite directions between 1932 and 1933. Pittsburgh increased its expenditures for mothers' aid by 20 per cent and Philadelphia made a reduction of 8.3 per cent, undoubtedly owing to the change in distribution of state funds. Chicago is the only one of these cities which has discontinued allowances to any considerable number of families. That this decrease, in view of curtailed appropriation, was in accordance with sound social policy has already been indicated.

Some local administering agencies, in order to limit the intake to a number which can be cared for with reasonable adequacy, have set up rules to exclude certain classes during the emergency period. Many exclude women with only one dependent child; others exclude certain groups of the disabled, such as the tuberculous—especially those who, if kept with their families, may expose others to the disease; and some have even drawn racial lines. As a result, large numbers of eligible families are not receiving mothers' aid. It is probably safe to say that at least 75 per cent more than are now in receipt of assistance are eligible and in need.

The outlook for this group of dependent children is particularly discouraging where this form of aid has been discontinued entirely. Reports to the Children's Bureau show that in 12 states, 90 counties which were granting this form of aid to 3,794 families and 10,602 children in 1931 discontinued mothers' aid in 1933. These counties were scattered from New York to Oregon, with the largest number in Michigan, as Table VI shows.

In this connection it is encouraging to note that in 9 of the 20 states from which reports were obtained for 1933, 21 counties paid grants in December that year which were not doing so in June, 1931. These counties were in the following states: Florida, 6; Illinois, 3; Indiana, 2; Michigan, 1; Minnesota, 1; New York, 1; North Carolina, 4; Oregon, 1; and Pennsylvania, 2.

On the whole, then, it can be said that in spite of the depression, the principle of mothers' aid has been continued by states and local

communities. It is important that the case loads of the state emergency relief be analyzed and that permanent plans be made for all those for whom employment is not to be sought; i.e., the aged, the widows with children, and the physically incapacitated. Reports received from Louisiana show that of 56,610 families on relief in December, 1933, 1,180 appeared, on the basis of the relief records, to be eligible for mothers' aid under the Louisiana law, although the policy

TABLE VI

NUMBER OF FAMILIES AND CHILDREN REPORTED RECEIVING MOTHERS' AID
IN JUNE, 1931, IN COUNTIES CANCELING ALL GRANTS
IN DECEMBER, 1933

States	Number of Counties Cancelling All Grants	Number of Families Aided, June 30, 1931, in These Counties	Eligible Children in Families Aided June 30, 1931, in These Counties
Total.....	90	3,794	10,602
Michigan.....	33	1,616	4,333
North Carolina.....	13	51	169
Wisconsin.....	8	407	1,244
Illinois.....	7	358	1,038
Minnesota.....	7	172	553
Florida.....	5	94	248
Pennsylvania.....	4	500	1,894
Ohio.....	4	381	944
New York.....	3	42	121
Indiana.....	3	5	12
Oregon.....	2	10	22
Arizona.....	1	8	24

of the state relief administration was not to assume the care of families generally accepted as the responsibility of the community.¹¹ A report on mothers' pensions in Florida¹² shows a larger percentage of mothers' aid families on emergency relief. Out of 100,000 families who were on the emergency relief rolls as of January 1, 1934, 5,914 (2,714 white and 3,200 colored) "were of the same general types as families eligible for mothers' pensions, that is, the father was dead, disabled, deserting, or otherwise absent from the home."¹³ On that

¹¹ Report of the Executive Secretary of the Family Service Society.

¹² Prepared by Emma O. Lundberg for the Florida Social Welfare Program of the State Board of Public Welfare.

¹³ *Ibid.*, p. 27.

same date there were 2,564 families in the state receiving mothers' pensions in Florida. In these 5,914 families on relief rolls there were 12,788 children under 16 years of age, of whom 5,958 were white and 6,830 colored.¹⁴ From the information available from these two states it is, of course, not possible to make any estimate of the total number of children who are being cared for on an emergency basis for whom long-time care ought to be planned, but undoubtedly the number is very large. These children are now suffering from uncertainty as to their future when social planning along lines accepted as sound for twenty years would give them the security which children need. They are a more handicapped group of children than those whose fathers are alive although they may have been unemployed for some time, and long-time planning for them is especially needed.

It is not to be expected that mothers' aid will be provided for all these children from local funds. The adoption by the states of the policy of providing state equalization funds and making the mothers' aid laws mandatory is also to be recommended as just to both the local taxing units and the mothers' aid families and, if well administered by the State Departments of Welfare, as a basis for standardizing investigations and other procedures. If a policy of federal grants-in-aid is to be adopted, it can be more easily undertaken in connection with mothers' aid than with any other child-caring program, because it is already a tax-supported program in forty-five states and in most places administration is also limited to public agencies. Like the state fund in relation to the counties, a federal fund would be an instrument for improving standards in backward states and would tend to equalize the costs. As in the case of old-age pensions, because long-time care must be provided on a secure and adequate basis, federal aid for these pension systems seems justified.

GRACE ABBOTT

U.S. CHILDREN'S BUREAU
WASHINGTON, D.C.

¹⁴ *Ibid.*, p. 28.

SOME WORKMEN'S COMPENSATION PROBLEMS OF PERSONS ON WORK RELIEF

GRAND RAPIDS, Michigan, has been heralded as a significant example of the contribution which an American city can make by furnishing work relief during the current depression. The outstanding features of the plan were set forth in an article published in the *American Magazine* in January, 1932. The title of the article was "A City Where Every Man Has a Job," and the subtitle indicated that Grand Rapids had proved that any kind of work was better than charity. The article outlined the types of work which were furnished and pointed out the desirable consequence which followed a program of employment rather than the use of extensive charitable relief.

The people of Grand Rapids must have been severely disappointed when the Supreme Court of the state of Michigan handed down a decision under the Workmen's Compensation Law on August 29, 1933, in which it held that the plan used in Grand Rapids was only another form of charity and that such work did not constitute employment. The majority of the Court in a brief opinion said, "Citizens needing public aid are, in a sense, wards of the municipality required to support them, and if the able among them are set at work at common and unremunerative public tasks, there does not arise the contract of hire or the relation of employer and employee, but only a helping hand in behalf of public charity involved and extended."¹ The Court, quoting from *Corpus Juris*, announced, "Municipalities called upon to support paupers have a right to their services and earnings to aid in the support."² The section cited is the one on the treatment of "Paupers" and not in the section on "Master and Servant."

As will be explained below, the Michigan Court has recently decided that persons employed on work relief by road commissions are entitled to compensation. But the rulings in the Grand Rapids case

¹ *Vaivida v. City of Grand Rapids*, 264 Michigan Reports 204; 249 North Western Reporter 826 (1933).

² 48 *Corpus Juris* 543.

are diametrically opposed to the sentiments which inspired the organization of the work-relief program of the city of Grand Rapids. The supposed benefits of employment rather than of charity are not accepted by the court. The Michigan decision is one of the most interesting, since it brings the judicial view of public poor relief into sharp contrast with the purposes of work relief.

Courts in other states have considered the question of the workmen's compensation status of persons on made work. In some cases such persons were held to be employees, while in others they were regarded merely as recipients of charity. In addition to this aspect of the problem, several other questions have been raised relating to the compensation status of persons on various federal projects.

It is desirable to note that several forms of work relief, made work, and earned relief have been attempted. In some instances the fact that it is made work is much more obvious than in other cases. It should also be noted that some of this work is provided directly or indirectly by private agencies, while other projects are undertaken by the state or local authorities and recently by the federal government through its PWA, CCC, and CWA activities. Work relief is regarded as superior to direct relief, because the workers may retain their self-respect, inasmuch as such workers are earning their support. If the courts and the laws are in accordance with the Michigan case already cited, is it not possible that one of the major benefits of work relief will be destroyed? Harry L. Hopkins, director of the FERA, has said that CWA workers "were given employment not as relief workers, but with the status of men employed in real work, and paid 'wages,' not relief!" In order to make such work "real" work, he recognized the necessity of arranging to pay compensation for their disabilities.³ A study of the workmen's compensation status of some of the major groups on made work will help to determine whether their status is such as will secure the results of normal employment.

Workmen's compensation laws have been enacted to make industry responsible for the human losses due to industrial accidents. While the scope of workmen's compensation laws is expanding, there are still several groups of workers in the various states that do not re-

³ Quoted by Senator Hayden, *Congressional Record*, 73d Cong., 2d Sess., p. 2162.

ceive the benefits of these laws. It is also to be noted that the compensation laws have been enacted by the states and are far from uniform in their provisions.⁴

When compensation laws were first enacted, it was claimed that the worker would receive payment for his injuries and thus reduce the demands made upon public and private charities. A most significant example of this fact was revealed by an investigation made in 1915. Here a comparison was made of the dependence of victims of industrial accidents who were receiving charity in Pennsylvania, a state without a compensation law at the time, and in Ohio, a state which had enacted a compensation law. It was found that about 25 per cent of the dependents in Pennsylvania received charitable aid, while only 2 per cent of the dependents in Ohio received such aid.⁵

The courts also have recognized the fact that compensation is the human and dignified way to care for the victims of industrial accidents and that it is to be distinguished from charitable relief. In 1915 the Ohio Supreme Court maintained in a compensation case that "never so far as we are aware, has it been contended that injured employees and their dependents were not entitled to compensation as a matter of right." Continuing, the Court said, "The right to be compensated for an injury has no element of bounty or charity about it."⁶

The practical question, then, for our consideration is: Have the statutes and courts in their interpretation of the statutes given the persons on work relief a compensation status which enables them to assume that they are normal employees, or has a situation developed in which the compensation status of persons on work relief is materially different from that of normal employees? If the latter proves to be the case, are we not losing a good deal of the benefits which are claimed for the various programs of work relief?

No complete statistics are available as to the number of accidents sustained by persons on made work. However, the accidents occur-

⁴ All but four southern states have enacted compensation laws in the United States.

⁵ John B. Andrews, "The Protection of Family Life through Accident Prevention and Compensation," *Annals of the American Academy of Political and Social Science*, CXXI (September, 1925), 1-7.

⁶ *State ex rel. Munding v. Industrial Commission of Ohio*, 111 North Eastern Reporter 299, at p. 304; 92 Ohio State Reports 434, at p. 453 (1915).

ring to CWA workers are reported to the United States Compensation Commission. When the matter of continuance of compensation to CWA workers was before the United States Senate on February 7, 1934, it was stated that during the two and one-half months of the CWA, the Employees' Compensation Commission had received reports of 142 fatal accidents and that 14,219 accidents had been reported, of which 5,268 involved claims for compensation.⁷ Because of the lack of training and the poor physical condition of persons on work relief, which prevails in many cases, it is probable that work-relief projects have high accident rates.

In considering the problem from the standpoint of the private individual or agency, two aspects require attention. First, What is the compensation status of an employee working for a private citizen about his home? and, second, What is the compensation liability of private relief agencies which undertake to provide work relief rather than direct relief? The compensation liability of private householders in connection with the employment of persons about their home has been raised in connection with various "odd-job campaigns," which have been undertaken in some cities. Some householders have refused to give employment largely because they feared that they might be held liable for extensive compensation payments in case of injury to the workers thus employed. In the main, however, such persons are not covered by compensation laws, and in most states house owners are not liable under the compensation law for work performed in this way. This is true because most laws apply to business and industry only. As Schneider says, "The phrase 'regularly employed in the employer's business' and the phrase, 'usual business of the employer' appear in connection with slightly varying phraseology in the compensation acts of many states."⁸ This is as it should be, for the private house owner could not afford to carry compensation insurance because of the relatively high minimum premium and because the work is generally of a non-hazardous nature. The committees in charge of odd-job campaigns would do well to inform the citizens of the restrictions on the application of the compensation laws in particular cities where such campaigns are undertaken.

⁷ *Congressional Record*, 73d Cong., 2d Sess., p. 2161.

⁸ William B. Schneider, *The Law of Workmen's Compensation* (St. Louis: Thomas Publishing Company, 1932, 2d ed.) I, 234.

The compensation laws of the different states vary a great deal as to whether purely charitable agencies are included within the scope of the law. Some laws contain the phrase that they do not apply to employment not performed for "profit or gain." Other states do not have such provisions in their laws, and persons on work relief furnished by private agencies are protected by compensation laws. Such organizations are liable under the New York law. This was decided in a case in which a man had worked as a cook, but when he became unemployed he had sought aid in a Salvation Army "home." Here he was put to work serving meals and was told he could continue his work for his board, room, and three dollars a week. When he was injured the Court held that he was entitled to compensation for his injury because it was the same type of work he had done before he had sought assistance from the Salvation Army and because he was under the direction of the organization. The fact that the employee received three dollars a week was not a determining consideration.⁹

The Supreme Court of the state of Washington has taken the opposite view of the matter. Relief in the state of Washington was being handled through the Red Cross, which had collected money and which had assigned men to counties and cities to work under the supervision of the public bodies. The Red Cross gave the workers supplies valued at \$2.50 for each day's work. The Court held that the workers were employees neither of the county nor of the Red Cross, and that neither agency was required to pay the premium to the State Insurance Fund. The New York decision and the Washington decision stand in contrast to each other as to the application of the law to private agencies. Of course, there was a greater degree of supervision in the New York case. The differences in the findings are, no doubt, in part due to the different wording of the respective statutes rather than entirely to the different attitude of the courts. However, the Washington Court was divided on the question. One judge in dissenting said, "The welfare of the state depends upon its industries and even more upon the welfare of its wage-earners."¹⁰

⁹ *Hall v. Salvation Army*, 261 New York Reports 110; 174 North Eastern Reporter 691 (1933).

¹⁰ *Thurston County Chapter, American National Red Cross v. Department of Labor and Industries of Washington*, 166 Washington 488; 7 Pacific Reporter (2d) 577 (February 1, 1932).

It would appear that there is no uniform policy relating to persons on work relief furnished by private agencies. Where state laws make such agencies liable, they should protect themselves by carrying insurance.

Persons employed by cities, counties, or the state on made work projects face two difficulties in securing compensations for the injuries. In the first place, state and municipal employees do not have the protection of state compensation laws to the same extent as do employees in private industry. The U.S. Bureau of Labor Statistics reported in 1929 that in thirty states and territories public employees were reasonably fully covered; in fourteen other states the inclusion was only partial; while in five states they were specifically excluded.¹¹ In an extensive study of the application of state compensation laws to public employees and officers, Professor Edwin O. Stene reports that many difficulties are encountered by employees of state and local governments in securing compensation. In this respect he says, "There is no doubt that, in the absence of other extensive relief provisions for public servants, there is need for broadening the scope for the workmen's compensation laws in many states."¹²

In addition to this fact of limited coverage of the state and local public employees, persons employed on made work are frequently not protected by compensation insurance, or are even held not to be employees. Joanna C. Colcord, after an examination of several cities in which work-relief projects were being carried out, reported that at least fourteen programs provided for compensations for the workers. In some cities the insurance was carried by the agency administering the program while in others the responsibility for protecting the workers was transferred to the agency furnishing the work. Where the city departments furnished the employment, the departments usually extended existing insurance to cover the persons on made work. In nine cities, Miss Colcord found no compensation insurance was available. In five other cities no information was supplied on this point.¹³

¹¹ *Bulletin of the U.S. Bureau of Labor Statistics No. 496* (1929), p. 13. In the compilations of the Bureau of Labor Statistics the territories are referred to as states.

¹² Edwin O. Stene, "The Application of State Workmen's Compensation Laws to Public Employees and Officers," *Minnesota Law Review*, XVII (January, 1933), 162.

¹³ Joanna C. Colcord, *Emergency Work Relief* (New York: Russell Sage Foundation, 1932), p. 20.

WORKMEN'S COMPENSATION AND WORK RELIEF 217

President Hoover's organization on unemployment relief, reporting about the same time on the status of the white-collar unemployed on made work, was inclined to believe that a lower percentage of the workers were covered by a compensation act. This commission said that the majority of the cities reported no workmen's compensation covering employees on made work. The commission found, however, that in most cases hospital and medical care was provided in case of injury and in one case that the pay would be continued during disability.¹⁴ This granting of free medical and hospital service is certainly more in the nature of relief than of compensation.

From these reports it would seem that many of the workers on made-work projects are not covered by compensation insurance. In addition to this situation some of the state courts have held that persons on made relief are not employees. The decisions of the Supreme Courts of Michigan and Washington have already been noted. In Washington the money was furnished by the Red Cross, but the work was done for the county. The Court held that neither the Red Cross nor the county was an employer within the purview of the Workmen's Compensation Act.¹⁵ The states of Indiana and West Virginia have followed the rulings of Michigan and Washington. In Indiana an arrangement had been made to permit those who wished to work for their relief to do so. In one instance such persons were assigned to work on the grounds and buildings at the Ball State Teachers' College, a public institution. In the course of this work one of the persons sustained an injury which resulted in his death. In answer to a question as to whether he was an employee, the state Supreme Court said that "While the deceased was performing the work with the expectation of additional aid from the township in the event that necessity required it, the question of whether he would have been entitled to such relief had he applied for it would not have been dependent upon his having done the work he was offered to do." Hence, he was not an employee and his widow was denied compensation.¹⁶ It would

¹⁴ Fred C. Croxton, *Second Brief Report on Made Work for White Collar Unemployed* (President's Organization on Unemployment Relief [March 10, 1932], p. 6).

¹⁵ *Thurston County Chapter, American National Red Cross v. Department of Labor and Industries of Washington*, 116 Washington 488, 7 Pacific Reporter (2d) 577 (February 1, 1932).

¹⁶ *In re Moore*, 187 North Eastern Reporter 219 (October 20, 1933).

be difficult to find language more indicative of the fact that persons on made work in Indiana were on relief, and were not regular employees.

In the West Virginia case a worker was killed while constructing a county road. He had been assigned to the work by the county welfare board, the agency which was administering relief. Since the county authorities constructing the road had the task of supervising the work only, and did not employ, discharge, or pay the workers, the relationship was held to be one of relief and not of employment. The West Virginia Court cites both the Michigan case and the Indiana case.¹⁷

In contrast to the foregoing cases are those handed down by the Supreme Courts of Nebraska, New York, Louisiana, and Georgia, and recently by the Michigan Court. The Nebraska case concerned a man injured while working for the city of Lincoln in removing snow from the street intersection. The Court noted the fact that the city owned a machine for such purpose, but that in order to relieve unemployment it was doing the work by hand. Employment was limited to one day a week so that work could be given to a larger number of men. It was maintained by the attorney for the city that the employment was not within the regular business of the city, because the custom was to use the machine and that it was not within the regular business of the city to do the work by hand. The Court's answer to this was, "Although this argument is ingenious, it is not persuasive." The worker was held to be an employee. Another interesting aspect of this case was that the injured man had not yet reached the place he was to work when he slipped, fell, and sustained the injury. The Nebraska courts, however, held that the accident arose out of the employment and awarded compensation.¹⁸

In New York State workmen were employed under the emergency relief statute which declared that the public health and safety were imperiled because certain of the inhabitants were deprived of the necessities of life through unemployment occasioned by the economic depression, and that an emergency existed which required

¹⁷ *Basham v. County Court, Kanawah County*, 171 South Eastern Reporter 893 (November 28, 1933).

¹⁸ *Senor v. City of Lincoln*, 124 Nebraska 403, 246 North Western Reporter 924 (February 17, 1933).

"the furnishing of public aid to individuals." The act thus appears clearly as a relief measure and not one designed to give normal employment. Yet the Court did not even consider the question of denying compensation to the dependents of a man who died as a result of an injury sustained while employed under the terms of the statute. The only question involved was the basis upon which the calculation of the amount of compensation should be made. The deceased workman had been employed three days a week on the emergency work and had not worked regularly for two years prior to his being given emergency work. The Court held that the wages for the basis of calculation compensation should be his earnings for the three days per week rather than for a full week's wage.¹⁹

A recent decision of the Supreme Court of Louisiana is in accord with the cases just considered. The compensation rights of the persons employed on work relief in that state are definitely assured, inasmuch as the proclamation of the governor authorizing made work required that persons so employed should be given the protection of the compensation law. Hence the Court did not question the right of the injured worker to compensation. The question to be decided was the basis of calculation. As in the New York case the Court held that the earnings for short week should be the basis of the award.²⁰

The state of Georgia has also recognized the obligation of cities to pay compensation to employees performing made work. The Court of Appeals recognized that, when a city had made appropriations for unemployment relief, the compensation law applied to all laborers who were permitted to earn relief. This was true because none of the money was given without any actual returns to the city. The fact that it was essentially relief may be inferred from the arrangements, since the persons were paid only fifteen cents an hour for a ten-hour day and a five and one-half day week. The Georgia Court also held that casual laborers were covered by the law and thus removed a means by which persons on made work might frequently be denied compensation.²¹

¹⁹ *Barlog v. Board of Water Commissioners, City of Dunkirk*, 267 New York Supplement 822 (November 14, 1933).

²⁰ *Durrett v. Unemployment Relief Committee*, 152 Southern Reporter 138 (January 22, 1934).

²¹ *City of Waycross v. Hayes*, 172 South Eastern Reporter 756 (January 24, 1934).

The Supreme Court of Michigan has recently decided that all persons on made work are not necessarily denied compensation. This recent case, however, is not to be taken as a reversal of the decision in the Grand Rapids case. This second case involved work which was undertaken to prevent the necessity of furnishing direct relief. However, several points distinguished this case from the Grand Rapids case. One difference was that cash wages rather than script were paid. Another distinction was that the work was being done by a road commission, a body which had no obligation to provide relief. A further modifying characteristic was the fact that the road authorities had the power to supervise the work and discharge the men if they proved unsatisfactory.²²

It is apparent that the supreme courts of various states have arrived at different conclusions concerning the compensation status of persons on made work. It is more apparent, however, that the situation under which made work is conducted varies a great deal from state to state. The courts seem to be following the rules established in compensation generally, and if all the elements of normal employment are present they are likely to hold that the persons have compensation rights. Nevertheless, it is difficult to reconcile the decisions in West Virginia and Indiana with the recent Michigan decision.

The fact that the Michigan Court could decide that persons on made work were under compensation protection in one case and not in another case is significant in that it indicates that the arrangement for made work may determine whether the persons will receive a compensation status. This means that the authorities administering relief must perfect an arrangement which will insure a compensation status for persons employed by them. Where this can be done it will eliminate the need for statutory changes in compensation laws to cover all persons on made work.

The methods of relief used by the federal authorities illustrate a variety of conditions relative to the compensation status of the different groups. Persons employed in the CCC work have the most complete coverage. The Act of March 21, 1933, stated that so far as applicable the benefits of the compensation law of federal employees

²² *McLaughlin v. Antrim Road Commission*, 253 North Western Reporter 221 (March 6, 1934).

should extend to persons given employment under the provision of the Act.²³ It is estimated that this Act brought almost one-third of a million workers under the federal law.²⁴ As will be explained below, this is one of the most liberal of the compensation laws in the United States.

Workers employed on PWA projects are to be covered by the laws of the states in which the work is performed. All contracts for performing public works must include a section to the effect that the contractor will furnish compensation insurance for employees on the work and comply with the workmen's compensation law of the state, territory, or district, in which the work is undertaken. Each contractor is required to give proof of the adequacy of such insurance to the government engineer.²⁵ In addition to requiring the contractor to secure compensation insurance, the contract must contain a provision binding the contractor to comply with all applicable provisions of federal, state, and municipal safety laws in building and construction codes. Furthermore, the contractor agrees that all machinery and equipment shall be guarded in accordance with the safety codes approved by the American Standard Association, unless such codes are inconsistent with laws or regulations.²⁶ The compensation coverage of CCC and PWA workers, then, is reasonably complete.

In contrast to the satisfactory compensation status of CCC and PWA, the CWA workers have had a different status at different times. The situation has recently become less favorable to this group. When the Federal Emergency Relief Administration began operations it provided that destitute families might receive work relief in place of direct relief. The original rules emphasized the fact that compensation should be provided, but specified that persons on work relief were not federal employees and that the premium for their compensation accident insurance could not be paid from federal funds.²⁷ This plan was in effect before the CWA work projects were

²³ 16, U.S.C.A. *Cumulative Pamphlet*, chap. 3a, sec. 587 (May, 1933).

²⁴ *Seventeenth Annual Report U.S. Employees' Compensation Commission*, 1933, p. 2.

²⁵ *Federal Emergency Administration of Public Works Bulletin No. 2, General Information and Instructions* (September 12, 1933), p. 3.

²⁶ *Ibid.*, p. 4.

²⁷ *Federal Emergency Relief Administration, Rules and Regulations*, No. 3, p. 7, Rule 10.

officially organized. In all probability many states and their subdivisions carried insurance on the workers at that time.

When work relief and employment opportunities were created through the CWA, a specific plan for workmen's compensation was established and became effective on November 16, 1933. This plan provided that CWA employees or their dependents were to receive compensation according to the United States Employees' Compensation Act of 1916. A special manual of instructions was published which set forth the compensation rights of CWA workers.²⁸ The federal act is very liberal in its benefits. Under it the injured employees receive both medical treatment and compensation for industrial accidents and for occupational diseases.²⁹ Disability benefits are to equal 66 $\frac{2}{3}$ per cent of the wages received at the time of injury, but in no case more than \$116.66 per month. The liberal minimum of \$56 a month did not apply to the CWA workers. From the method of computing compensation, outlined by the CWA authorities, it appeared that the actual earnings of the workers for the short weeks were to be the basis of the compensation payment; hence the maximum of \$116.66 per month was not paid in many cases.³⁰ The administration of compensation for CWA workers was turned over to the United States Employees' Compensation Commission and a compensation division was established in the various states in connection with the state relief office. Accident prevention work was undertaken through a safety-control office which was established in Washington, as well as through safety engineers attached to the state offices.³¹

This plan was continued until the middle of February, 1934, when the awards of compensation to CWA workers were drastically reduced by congressional action. This change was made by the act continuing appropriation for CWA. As originally introduced, the measure contained a provision specifically prohibiting the payment of any compensations to persons on CWA. In presenting this feature of the bill to the House, Representative Buchanan said that this was as it should be, for the CWA workers were not federal employees

²⁸ *Federal Civil Works Administration, Rules and Regulations, No. 5.*

²⁹ *Ibid.*, p. 1. ³⁰ *Ibid.*, p. 8.

³¹ *Monthly Report of the Federal Emergency Relief Administration December 1 to December 31, 1933*, p. 17.

except in a technical sense. He stressed the high cost of compensation which had accrued during the two and one-half months in which the CWA had been in operation. He claimed it would cost the federal government \$14,000,000 to pay the compensation on the accidents which had already occurred.³² The same arguments against the payment of compensations were stressed in the Senate, together with the fact that the payment of compensation to the CWA workers and their dependents might lead to an extension of our pension systems and of a continuation of the abuses of such system.³³ Senator Hayden of Arizona offered an amendment which, among other things, would have permitted the payment of not more than \$5,000 compensation to an injured CWA worker.³⁴ He said that he had suggested the amount of \$5,000 because that was the limit on the amount which Congress would appropriate for any death or permanent disability claim in relief bills.³⁵ In the support of the amendment, Senator Hayden quoted at length from a statement made by Director Hopkins concerning the necessity of paying compensation if workers were to be given real employment rather than charity.³⁶ The addition of the Senate amendment caused the measure to be sent to a conference committee. The committee re-wrote the amendment introduced by Senator Hayden and provided that \$3,500 should be the limit on compensation claims for CWA workers.³⁷ After further discussion the report of the conference committee was adopted, and \$3,500 became the limit that could be paid in CWA compensation cases.³⁸ The act further limited CWA workers to compensation for traumatic injuries—that is, injuries to the physical structure of the body. By this provision occupational disease was removed as a basis for compensation. The monthly maximum was also reduced from \$116.66 to \$25 and medical aid.³⁹

All claims for compensation to CWA workers will be settled by the term of this act whether the injury occurred before or after its

³² *Congressional Record*, 73d Cong. 2d Sess., p. 1967.

³³ *Ibid.*, p. 2161.

³⁴ *Ibid.*, p. 2160.

³⁵ *Ibid.*, p. 2161.

³⁶ *Ibid.*, p. 2162, and Hearings before the Senate Committee on 73d Cong. 2d Sess. on H.R. 7527, pp. 20-23.

³⁷ *Congressional Record*, 73d Cong. 2d Sess., p. 2406.

³⁸ *Ibid.*, p. 2851.

³⁹ *Public*, No. 83, 73d Cong., 2d Sess., 2d Letter No. CP5, U.S. Employees Compensation Commission Bulletin No. 1 (Feb. 19, 1934).

passage, although no adjustment for previous payment is requested.⁴⁰ The retroactive effect of the reduction was possible because no right of action exists against the government and because no contract to continue compensation was established by starting payment according to the liberal terms of the federal act as it existed before February 15, 1934. Here, again, the compensation rights of government employees is less than that of other employees.

While the inclusion of the CWA workers under the liberal provisions of the federal act may have been more than was necessary, certainly the reductions contained in the Act of February 15, 1934, were very drastic. But even this reduced protection was not long continued for persons on made-work projects conducted with federal funds, inasmuch as the CWA was terminated on April 1, 1934. Federal funds may still be used for work relief, but the control of the projects was transferred to state and local relief authorities. Fortunately the federal government is continuing the safety organization which it established under the CWA. Under this plan workers have only such compensation rights as are accorded them by the laws of the state under which they work. Of course, some state laws are more liberal than was the amended federal law reducing benefits to \$3,500 in all cases. Some state industrial commissions are already setting up machinery to adjust such cases.

A special problem has developed in providing insurance for such workers. The National Council on Compensation Insurance has adopted a method for determining premium charges which makes the carrying of insurance in private companies prohibitive. The rule in the *Rate Manual* declares, among other things, that premiums shall be assessed on a per capita basis and that the amount of the weekly premium shall be 30 per cent of the manual rate.⁴¹ Furthermore, the rate shall be charged irrespective of the number of days the employee is engaged.⁴² It was estimated that in Lincoln, Nebraska, this rule would require the payment of a weekly rate of \$1.75 for each man employed.⁴³ Of course this rate would be practically prohibitive, so

⁴⁰ *Public No. 93*, 73d Cong., 2d Sess. sub-sec. (d).

⁴¹ Manual rates are based on \$100 of pay-roll.

⁴² Rule as quoted in a letter from National Council on Compensation Insurance (March 29, 1934).

⁴³ *Nebraska State Journal*, March 24, 1934.

that the protection of workers through private stock companies will not be widely undertaken. This means that local governments must become self-insurers or secure protection from other sources.⁴⁴

In addition to securing insurance protection for these workers the question still remains as to whether they will be regarded as employees in such states as Michigan, Indiana, Washington, West Virginia, and other states which follow the rule that persons on work relief are not employees, but merely recipients of charity. It should also be recalled that if such persons are considered government employees, the whole group of government employees have less compensation rights generally than do other workers.

The possibility of all persons on made work securing compensation is obviously less than those of regular employees. If work relief is offered in place of direct relief to assist in maintaining the self-respect of the persons envolved, it would appear that statutes and judicial attitudes must be changed so that persons engaged in made work will have the same status as other workers. In addition to this it should be noted that, from the standpoint of cost, little will be gained by not treating those on made work as employees under the compensation law. If a person is on a work-relief project it is this work which makes unnecessary his receiving direct relief. It is difficult to see how the state has relieved itself of any burden when it refuses to pay compensation to an injured person who before his injury was on work relief. Certainly if he needed relief before his injury, the likelihood of his needing charitable assistance is not reduced after he sustains a disability. Since he must receive aid in any case it would seem to be the wiser policy to pay benefits under the compensation law than to award him direct relief.

In some cases it may be necessary to change compensation statutes. In other instances the desired result may be accomplished by an arrangement which will so obviously establish an employee-employer relation that the courts will have no reason to resort to the type of the decision as in some of the cases cited above. As relief and work relief continues these problems will become increasingly important.

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⁴⁴ It will be interesting to see what the state funds will do in providing insurance for these persons.

SOME LOUISIANA RELIEF FAMILIES

A VISITOR in one of these families asked the man how he was getting along, and he replied, "by the hardest!" This reply seemed to be a kind of keynote as this series of case records was read. These case stories are taken from a group of twenty-nine Louisiana Emergency Relief Administration records¹ collected by the Associate Director of Relief, who wrote to the district supervisors asking that they send her sample case records of families living in small towns and in rural areas.² The district supervisors sent in records showing "good social case work" and "poor social case work." Many of the records were included because of the picture they gave of local conditions. It is believed that the excerpts from these case records need little if any comment, for the material itself portrays, more graphically than any amount of interpretation might do, family life in the homes of our citizens who are managing to survive only "by the hardest."

The *Green family* consists of a mother and father and one small child, two years of age. Mr. Green is a tenant farmer.³ He comes to the Emergency Relief Administration office for work-relief since Mr. Sewald, the plantation owner, has violated his agreement with him and is now asking the Greens to leave his plantation. "I made application for a Government loan and when the check came Mr. Sewald wanted me to sign it so that he could cash my check. I heard that he wanted the money to pay his taxes and that he had taken the checks of other tenants and then after getting the money had refused to 'furnish' the tenant as he had promised."

The visitor interviewed Mr. Sewald, who insisted upon talking about his "poor health" and his numerous difficulties with tenants, crops, banks, etc. He stated that he had told Mr. Green "to make application for \$115. The first

¹ On October 25, 1933, there were, out of the state's total population of 2,101,253, 67,103 persons receiving federal relief. The federal government is paying the total relief bill in Louisiana. On November 1, 1933, Louisiana had received a total of \$14,358,684 from the Reconstruction Finance Corporation and the Federal Emergency Relief Administration. (This sum does not include the amount given for the care of transients.)

² Louisiana is a rural state. According to the 1930 Census, 39.7 per cent of the population live in urban centers and 60.3 per cent live in rural areas.

³ The 1930 Census classifies 46,893 farm operators as full owners. Farm operators classified as tenants number 107,551.

check amounted to \$77.84 and Mr. Green wanted \$50 of this amount. When Mr. Sewald refused to let him have this much Mr. Green became angry and said he would send the check back."

The agricultural agent was seen and he said that "he was inclined to take the side of the plantation owners, but that this was quite natural considering that in his position he tried to protect the landowners. He did, however, say that Mr. Sewald is a sick man."

The storekeeper interviewed by the visitor very frankly stated that Mr. Green had not been fairly treated. "Mr. Sewald has his tenants apply for loans and then when they receive their checks he gets them to endorse them and turn them over to him. He uses the money, refuses to 'furnish' the tenants and leaves them to scuffle for themselves." This storekeeper has now refused to "carry Sewald's tenants." "Mr. Sewald is not a well man, he is very peculiar, he has killed one person and someday he's apt to get into very serious trouble."

Mr. Green moves his family into a small house on the Smith plantation. Mr. and Mrs. Smith describe Mr. Sewald as "abnormal." "They had heard that when Sewald was working in a sawmill in a neighboring state he had an unfortunate love affair and this affair preyed on his mind and he has been queer ever since. The Greens lost their garden by leaving the Sewald plantation but there was nothing else they could do since after the difficulty about the check Mr. Sewald insisted that they move. They may have to leave the Smith place as Mr. Smith's sister may wish to occupy the house in which they are now living."

Mr. Philip comes to the Emergency Relief Administration office for assistance. He has a wife and six children, Mary (17 years), Roy (15 years), Sue (13 years), Grace (11 years), Marie (9 years), and John (7 years).

Mr. Philip is a share cropper. According to the Agricultural Inquiry Sheet, in 1931 he finished the year twenty dollars in debt to the landlord, in 1932 he "came out even," in 1933 he was unable to find a place to farm. When he made application for relief Mr. Philip "stated that he had on hand one-half sack of flour, four pounds of lard and two pounds of meat. The family is living on the Mack farm. Mr. Mack is letting them have a five-room house free of rent. He has no work for Mr. Philip as he is decreasing the amount of acreage he has under cultivation and therefore does not need any extra share croppers."

Mr. Philip was immediately given one day's work-relief a week (\$1.50). The family food budget called for \$5.05 a week. Following the home visit Mr. Philip was given three days' a week work-relief (\$4.50).

"Visitor calls at the home which consists of five unpainted and unpainted rooms. There was very little furniture. The family was dressed in old clothes, and several of the children were without shoes. Mrs. Philip said that the children had not attended school⁴ this session because they did not have sufficient

⁴ "The fifteen states with the poorest school attendance . . . are all southern states. This, however, cannot be attributed to their Negro population, for all but one (South Carolina) are among the fifteen states with the poorest attendance for rural white chil-

clothing. The children appear frail and undernourished; according to their mother they have been sick and she believed their sickness was caused from the drinking water. Visitor explained to her the desirability of boiling all drinking water. Grace is an exceptionally delicate child; Mrs. Philips said she has diabetes. She is not under a physician's care as the family cannot pay a private doctor. Visitor said she would see about getting Grace examined at the Charity Hospital, and both parents were very willing that Grace go there as they believe she has other diseases which they do not know about. Grace drinks no milk, the family does not own a cow and milk is too expensive."

Grace is taken to Shreveport Charity Hospital where she stays for eight months. "The nurse who had charge of the ward stated that Grace, when she came to the hospital, had itch, diabetes, pneumonia, and probably tuberculosis.⁵ The child weighed but fifty pounds when she was admitted to the hospital." During the time she was hospitalized her mother and brothers and sisters did not see her, but her father "caught a ride" to Shreveport about once every two weeks in order to visit Grace.

After eight months Grace returned home where she remained for about a month. During this time she was under the care of a local physician. "Mrs. Philip did not give Grace the insulin as regularly as she should have since she thought it was not necessary." Grace was in a coma when Dr. Jones was called and sent her back to the hospital. The visitor learns that Mrs. Philip has pellagra and that two of the children have malaria.⁶

In addition to the minimum food budget allowance, a special diet for Mrs. Philip is obtained, the faintly with the visitor's help plant a garden, and the visitor gets a neighbor to loan the family a cow.

The case record contains the illuminating statement that "the living standard of the family appears to be about average for farm families."

dren of native parentage, the percentage varying from 17.1 in Louisiana to 7.7 in Arizona. For Negro rural children in these states the percentage of non-attendance is even greater. It is highest in Louisiana, 44.9 per cent, and in most cases is above 20 per cent."—*Child Labor* (White House Conference on Child Health and Protection, Century Co., 1932), p. 264.

⁵ In 1929 the death-rate from all forms of tuberculosis per 100,000 estimated population for the registration area was 76.0 per cent. In Louisiana the rate was 86.9 per cent (white population, 50.6 per cent; colored population, 148.2 per cent).

⁶ The number of deaths from malaria in 1929 numbered 4,084 in the registration area. The rate was 3.5 per 100,000 population. In Louisiana in 1929 the rate per 100,000 was 9.8 (8.6 for the whites and 11.8 for the colored population). Dr. O'Hara of the Louisiana State Board of Health on October 31, 1933, stated that "malaria is far more rampant this fall. Last year we had a total of 900 reported cases, this year so far we have had more than 1,900 cases reported." The newspapers on October 31, 1933, carried headlines regarding the epidemic of malaria in Livingston Parish. Seven deaths had been recorded in that parish in the previous week and the number of reported cases totaled two hundred.

Mr. Jaques is sent to the Emergency Relief Administration office by his former employer, Mr. Williams. "Mr. Jaques has been a farmer on the Williams place for the past three years. Mr. Williams has taken over Mr. Jaques's crop for the debt he owed. Client has a small garden, one cow, one pig, twelve chickens. These are his only resources and he has a wife and two-year-old child dependent upon him. Last year his six-year-old daughter died of flu. On account of the child's illness Mr. Jaques owes bills to the doctors, a drugstore, and an undertaker. After the child's death Mr. Jaques had an operation for hernia. Mr. Jaques owes:

W. Drugstore (medicine)	\$ 9.00
Dr. O. (professional services)	4.00
Dr. F. (professional services)	40.00
Dr. B. (professional services)	20.00
L. and M. grocery	20.00
W. (funeral expenses)	10.00
Mr. Williams, landlord, for advance on crop.	125.00
X. Hospital	30.00
	<hr/>
	\$258.00"

Mr. Preston writes the following letter to the Emergency Relief Administration:

"Dear Miss,

I am appealing to you again in the name of humanity to increase my work days to four⁷ or more each week as I have four children. I do not think I am asking too much of you, as school is going to open soon and my children need clothing, shoes, writing paraphernalia and other necessities which my fourteen days per month will not buy as I am barely able to pay house rent and buy groceries, and furthermore my greatest problem is my three year old baby girl who will have to be cared for. As you know her mother is insane and is in the Jackson asylum. I want the baby cared for at home, and with another day or two a week I may be able to hire an old negro woman or someone else for about \$2.00 a week to keep house for us and care for the baby while the rest of my children are at school and I am at work. I have tried but! it is impossible to get a competent and reliable person to stay with us without some sort of compensation; of course, if my wife was with us it would be different as I could probably pick up a little work on my days off but as it is I am tied up at home with the washing and other duties and I cannot leave the baby alone while we are all off. So I sincerely hope that you will do something to ease the situation for us."

When the visitor called at the home she found Jennie, the ten-year-old daughter. "She told visitor that her mother had lost her mind and her father

⁷ Four days work-relief at \$1.50 a day (the rate then paid) equals \$6.00. The minimum food budget alone for this family amounts to \$6.48.

was forced to take her to the city jail. Her mother had tried to cut her father with a butcher knife. Jennie was attempting to make biscuits and prepare the noon meal. She said she did not know how to measure the ingredients. Visitor assisted child by finishing the biscuits for her and gave her a few points on cooking and cautioned the four children to be very careful about the fire, and especially to keep the baby from getting too near the hot woodstove. Visitor noticed the little boy sweeping the kitchen and front porch and was attracted by the carefulness of the child, who is only eight years old. She told him she thought he was quite a smart little boy and that she hoped Santa Claus would not forget him."

John Sampson, negro farmer applies for work-relief. "Man rents a farm for \$60.00 a year. He has ten acres, all in cultivation, and he has planted twelve rows of peas and one and one-half acres in berry plants. Man has no farm equipment but uses his mother's."

A few days later visitor calls at the home, "a dilapidated, filthy, two-room shack. The only furniture in the house was an old, tumbled down bed, a chair and a stove. There are six in the family: M.—36 years of age; W.—29 years; Olla—11 years; Willie May—6 years; Rose—2 years and Effie—2 months. All the children were dressed in ragged meal sacks. Man share-cropped from 1924 to 1932, when he decided to start farming for himself. He rented ten acres and raised berries. He had to move because the farm was sold. After the berry season man has been scrapping cotton on Major Brown's place about once a week. He has not been paid any money, just given 'scraps of food or a little meal.' Man has had no reverses other than the strawberry crop failure in 1933. The family now has five pounds of meal 'with weevils in it' and four pumpkins."

The visitor consulted "Mr. Monroe, a life-long resident of the community, who stated that man has worked for him many times and that he is a good negro and a hard worker. However, according to Mr. Monroe he is not very bright and his first wife got him into trouble. She persuaded him to steal some chickens. He was caught and served his sentence by working on Sheriff Grant's farm."

Major Brown was seen and "informed visitor that man had been working for him once a week since berry season, just for something to eat. He knew man and his family were in destitute circumstances and so he gave man work just to help him along. Man's wife started picking cotton on his plantation about a week ago, but she isn't making much as she has to walk five miles each way. Major Brown didn't know how much he was going to pay her."

A few days later visitor interviews man's wife in Major Brown's cotton field. "She said she had left her husband at home to take care of the baby and she was picking cotton because she could pick faster. She said, 'You know, he's so slow, I can walk here twice while he's walking here once.' It was two o'clock and woman had had no dinner. Olla (eleven-year old child) was supposed to bring her some corn bread but she hadn't come although woman 'guessed she'd be

here pretty soon.' Visitor asked if Major Brown couldn't give her something to eat. She stated he had given her some meal the night before for that day's work and she hated to ask him for anything else."

Mr. East applies for work-relief. He has a wife and five children dependent upon him. From 1917 to 1932 Mr. East worked for the Y railroad as a painter earning \$150 a month.

"He owns a five-room house which cost him \$2,000 to build; in order to complete the house he had to borrow \$850. At the time he was laid off by the Y railroad he owed \$350, having reduced his debt by \$500. When Mr. East lost his position as painter he tried to establish a cleaning and pressing business. To accomplish this he borrowed \$300 from the man who has a first mortgage on his home. The cleaning establishment was not successful and after three and a half months Mr. East closed his shop. This venture cost him the \$300 he had borrowed. At the present time no one in the family is employed. June, the oldest daughter, quit school in the tenth grade in order to go to work and help out with the family finances. She has never been able to obtain employment. The oldest boy, Peter, is unable to work due to a physical disability which he suffered in 1929. He was playing football and had his vertebra fractured. Mr. East has paid out about \$600 on doctor bills and he owes about \$200 at the present time for medical care for Peter."

Some time later the following entry appears in the case record: "Visited. Found man and woman much disturbed over the fact that Peter's leg had become very sore and when he was taken to a private physician that physician said he thought he had tuberculosis of the left hip bone. The physician had given the family a letter asking that Peter be admitted as a patient in a private hospital in New Orleans. The family had arranged for his transportation and his mother was going with him. They plan on leaving for New Orleans tomorrow."

Peter remains in the hospital for a week and then is discharged. "The physician told Mrs. East that Peter should walk on crutches for three months, get as much sunlight as possible, drink two glasses of milk every day, and eat lots of fruit. Woman was at a loss to know how she could procure these luxuries for Peter." The visitor receives a letter from the hospital stating, "no definite diagnosis has been made in the case of Peter East. Provisional diagnoses are: tuberculosis of the hip versus chronic osteomyelitis. The doctor states that the prognosis in regard to any permanent cure is doubtful."

A few days later "man comes to office. The water company turned his water off for non-payment of bill and he had to pay \$3.50 to have the water turned on again. Peter's condition necessitates his being given foods of high caloric value and these additional foods are expensive. Mr. East cannot feed his family (seven individuals) on \$30.60 a month. Visitor, after discussing situation with supervisor, increased man's work-relief to twenty days a month (\$36.00)."

The budget appearing on the case lists the following items: food, \$37.74 per month; heat and light, \$3.50 per month; insurance, \$2.00; total, \$43.24. No

income is listed. It can be seen from this budget that \$36.00 a month does not even fully cover the minimum food item, and in no way provides extra diet for Peter.

Mr. Adams in office to apply for relief. He has five children. Man was born in Ascension Parish, went to the second grade. Woman did not go to school. James is not in school. He went to the third grade. He is working in the field now.⁸ Sue (thirteen years) is in the second grade. Bill (eleven years) and Michael (eight years) do not go to school—not able to buy clothes, etc.

Mr. Boudro applies at the office for work—bringing with him a certificate from Dr. Davidson stating he was able to work although he has a crippled hand.

"Man has been fishing in the summer and trapping in the winter until 1931, when he was accidentally shot in the hand. His injury prevents him from baiting a fishing line or handling traps. This summer he has tried to make a living picking moss, and selling it to Mr. Howe. His average income has ranged from \$0.60 a day to less than \$0.30 a day. It takes man one hour each way to make the trip to the swamps for moss. Due to incessant rains the swamp is waist deep with water. Man and John, his fourteen-year-old son, can bring out about thirty-five or forty pounds of wet moss a day, which when dry averages around twenty-five pounds. Man states that he cannot make more than \$2.50 per week at the very best."

A few days later visitor calls at the Boudro home. "Man and woman were sitting on the broken porch. There are six rooms in the house, but just two are in condition for use. There is one bed up. Woman says she makes a bed on the floor and the five children occupy this, while man, the two youngest children, and herself sleep in the bed. The house rents for \$4.00 a month. John, age 14, had attended school three months when the family lived in Morgan City. L. J. (age six) was in bed with fever; Marie (age twelve) appears undernourished. She has never gone to school. Bill (age ten), Margaret (age eight) and Henry (age four) have fever every other day. Clyde, twenty-one months, has, according to his mother, pin worms that cause convulsions. He is very thin. Woman says he cannot eat red beans and rice, because they make him sick, so she nurses him."

A supervisor in one of the up-state urban offices writes the following letter:
"Dear Mr. Otis:

We have been very much interested in your niece, Lilly Otis. She seems to be a bright, attractive girl and your brother, Mr. M. J. Otis, tells us that she has always led her classes in school.

⁸ The 1930 Census showed nearly 470,000 children ten to fifteen years of age "gainfully occupied" in agricultural work on April 1, 1930. Louisiana furnished 21,585 of these agricultural child laborers.

We became acquainted with Lilly at the time of her husband's application to this organization for work-relief. It appears that Lilly was married with the consent of her parents in April, 1932, to a boy nineteen years of age. Lilly herself was only twelve⁹ at the time, though she is now thirteen and will be fourteen in the fall.

Lilly has recently separated from her husband, but her parents tell us that he calls at their home and tries to get Lilly to return to him. She has done this on several occasions, but she always returns again to her family. Both she and her parents now insist that she intends to remain separated from her husband. She, of course, is only a child. She would like to return to school, but does not want to go back with the children in her own neighborhood, as she says they will not be allowed to play with her because she has been married. We can easily understand how embarrassing this could be to the child.

She is bright and interested in school and we believe can later hold a good job if she is given an opportunity to continue her work, and if she is handled in an understanding manner at this critical period in her life. We have heard of the splendid success you and your wife have had with your seven children and we are wondering if you would be willing to give Lilly the benefit of your influence during the coming school term and would allow her to visit you and go to school from your home. Her father tells us that in the past you have offered to do this for different ones of his children. Unfortunately, the doctor tells us that Lilly has contracted syphilis, and it will be necessary for her to receive regular treatments for this trouble. Your brother, Mr. Nathan Otis, has offered to pay as much as sixty dollars toward her treatment. The doctor tells us that there is no danger of contagion or infection from her, and we assure you we will not send her to your home unless the doctor is sure that she could be of no danger to anyone in the home.

If you are willing to have her stay with you, do you have a doctor who could give her the treatments? We shall be glad to write any such doctor, should you wish it, and request that he give the treatments at a very reasonable cost. He might be willing to give the service free, if we can supply the cost of the medicine with the \$60.00 promised by your brother. We are sure you will realize the importance of having this treatment regularly so that the child may be cured of her troubles. May we ask that you consider this information confidential in order to protect the child?

We will be glad to receive any suggestions that you may have to offer regarding a plan for Lilly. It seems such a shame for her to stop school now and wreck her whole life just because she had had the misfortune to marry someone with whom she can not get along. We could hardly expect a child of her age to have much judgment in picking out her life mate. Her mother tells us that she has not yet physically matured to womanhood.

⁹ In Louisiana the minimum marriage age for boys is fourteen years, for girls twelve years.

May we hear from you and know what suggestions you have that would be of help in working out this problem. What do you think would be the best thing to do for the child?"

The excerpts from these nine case records show that visitors as well as clients are only getting along "by the hardest."

As early as the fall of 1932 Miss Eva Smill,¹⁰ the first Acting State Director of Relief, was able to convince the State Unemployment Relief Committee of the importance of securing experienced social workers. A relatively large number of such workers were secured from all over the United States, and these social workers were put in supervisory positions throughout the parishes and districts. Local persons were employed whenever they could meet the qualifications, and local persons were further used as visitors or field investigators. Therefore in this state we have had from the beginning, in the administration of federal relief, a staff made up of local Louisianians possessing an understanding of local conditions and the local point of view, and social workers from outside the state of Louisiana with a knowledge of standards and conditions prevailing in other parts of the United States. Both groups have learned and are learning much from one another. The securing of social workers from other parts of the country has meant an escape from the sectionalism and from the possible politicalization that tends to accompany a staff made up of purely local individuals. However, the use of local individuals, the part members of the local community have in the federal program, is of decided importance if any permanent gains are to be made. Where groups tend to solidify according to color, family tradition, and economic standing, it is easy for individuals to dismiss poor whites and negroes as lazy, indifferent, and as completely satisfied with a sub-standard of living and a lack of education. Poor whites and negroes, when put into categories and carefully labeled, are apt to be forgotten by the more fortunate members of society. Having some of these more fortunate members of society employed as case work aides may be an important first step in informing public opinion as to the social welfare needs of the state.

¹⁰ Miss Eva Smill, Executive Secretary of the Family Service Society in New Orleans, was loaned by her organization to the State Unemployment Relief Committee from August, 1932, to December, 1932.

The problems these workers face, particularly in the rural areas, are complex and difficult. Tenant farmers and plantation owners present many of the major difficulties. The plantation owners, in many instances, consider that their contribution has been overlooked, for in "good years" they were the Emergency Relief Administration to their tenants. Many of these planters are now heavily in debt. They must borrow in order to get the money to "furnish" their tenants and, being in debt, they feel they cannot "furnish" lavishly (the three "M's," meat, meal, and molasses is the usual diet, unfortunately usual even in the so-called "good years"); and on the meager diet or wage provided by the planter the tenants become ill, and half-sick tenants are not good farmers. The crop suffers. Even if the crop is not neglected in order that the plantation be a profitable undertaking, working conditions may be such as to make the plantation only another "sweated industry."

Workers in rural areas find it necessary to understand both the point of view of the planter and the point of view of the tenant. Often a committee of planters before whom may be presented not only unfair and unjust instances of treatment but also successful and co-operative ventures, arranged with the help of planter, may help untangle individual difficulties and may also serve as an uneasy committee conscience for those planters sorely in need of such a conscience.

In Louisiana the monthly average level of relief per family amounted in September, 1933, to \$14.24. Contrasted with relief levels in other southern states the level for Louisiana is relatively high. However, in terms of the needs of individual families, in terms of an adequate minimum budget, the rate of relief in Louisiana is shockingly low and pitifully inadequate. The Relief Division is thoroughly cognizant of this, and this division is responsible for the raising of the relief level, which amounted in June to \$12.99, to the present figure of \$14.24. Every effort is made to work with the home demonstration agents in those parishes having such agents, and in addition Miss Martha Dinwiddie, Emergency Relief Administration Home Economist, travels throughout the state giving advice and help to the staff in working out balanced diets.

The fact remains, however, that on the whole only the minimum

food budget is covered in the work-relief or direct relief grant. This means that families take money from the food budget in order to cover the other necessary budget items of rent, clothing, fuel and light, furniture and equipment, and care of health.¹¹ Since the amount given to cover food is a minimum amount, every dollar must go for food if the members of the family are to be protected from malnutrition and illness. When the food money is used for rent, clothing, etc., as it is only natural that the food money will be used if these other essential items are not provided for, we are simply piling up for ourselves an enormous bill to be presented for the care and treatment of individuals suffering from tuberculosis, pellagra and other diseases. Both in terms of dollars and cents and in terms of human lives a policy of inadequate relief is extravagantly and stupidly wasteful.

The obtaining of medical relief for those individuals in need of such relief has always been, particularly in the rural areas in Louisiana, a problem. This problem has been greatly intensified by the depression. The federal "regulations governing medical care provided in the home of recipients of unemployment relief" are now being discussed with local and state medical organizations.

In a state such as Louisiana, social workers, if they are to be effective, have to know and do much more than social case work. From the case illustrations cited it is obvious that the social workers in this state must continue to work for more adequate relief for their clients, must continue to aid these clients in the expenditure of relief funds so that the health of children is safeguarded, and in addition must insist upon the enforcement of school attendance and child-labor laws and work out ways of getting proper medical examination and treatment for those people in need of such service. The circumscribed area of social case work must be expanded to include social welfare activities. This means that the social workers must become more skilled in interpreting relief levels, figures regarding illness,

¹¹ In addition to these items families to varying degrees make provision for other sundry expenditures whose object is the advancement of the family or the promotion of its mental and spiritual well-being. They include all expenditures on education; expenditures on recreation; expenses of ceremonial occasions, such as weddings, christenings and funerals; expenditures for personal goods or services, such as hair cuts and tobacco; and incidentals such as stationery, stamps, and insurance premiums.

child labor, and illiteracy in terms of human misery and maladjustment. They must know modern methods of care for handicapped groups and individuals, along with various modern methods of obtaining this care. It is not enough that we have a child labor law or school attendance law if these laws are poorly drawn and poorly administered.

It is true that the relief workers in Louisiana as in other states can do little more than feed the hungry. However, in that "little more" lies the opportunity for constructive service. If the relief workers throughout Louisiana limited the "little more" to adequate budgeting, school attendance, health work, and to the compilation of careful records showing local conditions and local needs, they would be laying a portion of the factual basis necessary for a sound social welfare program. This they can do, for the social workers administering federal relief in Louisiana have no delusions about what it means to live "by the hardest." They know only too well that this Louisiana colloquialism has in the mouths of many of our unemployed citizens become one of poignancy and of despair.

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COUNTY WELFARE BOARDS AND EMERGENCY RELIEF

PLANNING FOR THE POST-DEPRESSION ERA

SPRING is in the air after the long winter! For the first time since emergency relief problems engulfed all other welfare activities, states are beginning to think of the time when relief needs will decrease and the local communities must assume greater responsibility. "Permanent programs" are being planned with the central purpose that the old system of local poor relief shall never return and that the gains made through emphasis upon social service in unemployment relief shall be conserved for local public welfare administration.

At least three states—Florida, Maryland and Pennsylvania—are already working toward county boards of public welfare that will include family service and relief co-ordinated with the various services for dependent and neglected, delinquent and handicapped children that should be provided by local governmental units. In states—including Alabama and Minnesota—in which the functions of county boards have been limited to child welfare, plans are under way for expansion to include family relief activities. It is probable that some of the states in which the law gives county public welfare boards authority to assist in the administration of "poor relief" when requested by the county commissioners or supervisors will fall in line and make family relief a primary function of the county boards. Activities now under way in Florida may serve to illustrate this movement toward developing county social welfare programs along modern lines.

The idea of county welfare boards is not a new one in Florida. A state-wide survey of dependent and handicapped children was made in 1932 under the auspices of the Child Welfare Committee of the American Legion Department of Florida. A bill sponsored by this organization, authorizing the creation of county child welfare boards, was introduced at the legislative session the following year;

it was passed in one branch of the legislature but failed in the other in an end of the session jam. This measure was limited to child welfare because it was felt that interest could not be gained for a proposal that included poor relief.

In July, 1932, the Federal Emergency Relief Administration began to take over the unemployment relief burden; and county relief councils, under a state council, were organized for local administration of direct relief and work relief.¹ "Social service directors" were placed in each County. In most of the sixty-seven counties of the state there are now one or more workers with some previous experience in social work, assisted by large staffs of untrained "aides." These two factors—the interest of leading citizens who have had direct contact with relief problems and the work that has been done by the social service staffs—have resulted in a better understanding of relief problems and have made a radical change throughout the state in the attitude toward public relief administration.

Late in 1933 the State Board of Public Welfare, which has worked closely with the State Emergency Relief Administration since the beginning of relief activities, enlisted the co-operation of the Administration in planning for permanent social welfare organization in each county that will be ready to function when the federal government begins to taper off its relief activities. The "Florida Social Welfare Program" will be directed toward the end that when the time comes for greater assumption of relief responsibilities by the counties officials and citizens shall have a conception of modern methods of relief administration and of the relationship between family relief and service and the various problems of child welfare.

THE FLORIDA SOCIAL WELFARE PROGRAM

The Florida plan looking toward organization of interrelated family and child welfare services in each county involves: (a) fact-finding; (b) interpretation of the facts to officials and "key people" in the counties, discussing with them unmet needs in their communities, modern methods of dealing with family and children's problems, and the need for trained service; (c) preparation of a bill to be intro-

¹ This plan of local participation in relief administration was discontinued in April, 1934.

duced at the legislative session early in 1935 authorizing the creation of county boards of public welfare; (d) explaining the proposals of the bill to state-wide and local organizations and the general public in each county; (e) in so far as practicable before passage of the proposed bill, initiating public welfare services of the types included in the bill; (f) if and when the bill becomes law, helping the counties organize county boards.

As the basis of this program information has been obtained for each county as of January 1, 1934, with regard to (1) all families and non-family persons on emergency relief; (2) families receiving mothers' pensions and administration of this form of aid; (3) local "poor relief"; (4) dependent and neglected children cared for by institutions and agencies away from their own homes; (5) children in institutions for the deaf, blind, and feeble-minded; (6) boys and girls in the state industrial schools; (7) illegitimate births; (8) crippled children receiving orthopedic treatment and after-care; (9) persons sixty-five years and over receiving emergency relief or poor relief.

By means of visits to each county additional information is being gathered with regard to the present administration of local poor relief; unmet needs in the care and protection of dependent and neglected children; physically handicapped and mentally defective children not now receiving the necessary treatment or training; the need for work with unmarried mothers, safeguards needed for children handicapped by birth out of wedlock, and other protective services.

Through a special "project" dealing with juvenile delinquency, in which the federal Children's Bureau is co-operating, case histories are being compiled from first-hand sources for a large number of the boys and girls now in the industrial schools or discharged six months prior to the study. Practically no social information has ever been sent to the institutions by the committing courts. The objectives of this study are: (a) making available to the industrial schools information with regard to the boys and girls under their care; (b) working out a plan for constructive parole service; (c) arousing interest throughout the state in the necessity for case-work instead of routine "probation"; (d) educating the communities in the possibility of preventing delinquency through effective case work by family agencies and through opportunities for recreation and other constructive activities.

In line with the recommendations of the conference held last December under the auspices of the federal Children's Bureau on "The Present Emergencies in the Care of Dependent and Neglected Children," a study has been made of mothers' pensions throughout the state. Later work in counties will place special emphasis upon the need for improvement in the administration of mothers' pensions, particularly as to proper selection of families for this form of relief, more adequate grants and case work service to the families.

The State Emergency Relief Administration, through its regional social service staff and social service directors in each county, has in its hands the possibility of demonstrating to the communities the meaning of "case work." Unless this is done now, while there are trained workers in the counties, the value of the present experience will be lost for "permanent" relief. At a recent conference the State Relief Administration's regional supervisors and local social service workers discussed "Educational Procedures To Be Used by County Social Service Directors."² The group suggested that the value of case-work and trained service should be demonstrated, first, by making it possible for at least one trained social worker in each county to do case work with a small number of carefully selected families, and, second, by carrying along a few leaders in the county through a case committee or some other active participation in the case-work program. Other recommendations included the development of co-operative relationships with social agencies and with health units, schools and other essential county agencies "so that the case-work program in its permanent form will not be regarded as an unwelcome competition for county support."

In Florida, as doubtless in most other states, the greatest difficulty that will be encountered in reconstruction of public social welfare activities is the inability of local units to provide the necessary funds. In many quarters it is confidently expected that federal funds will continue to carry the entire burden of unemployment relief and much of the old-time poor relief for five or ten years—or forever. In spite of the availability of federal funds, many of the counties of the state, especially those including the largest cities, have continued to provide for their "chronic" cases and some county officials are

² The conference was conducted by Josephine C. Brown of the Federal Emergency Relief Administration's staff.

expecting, though with much apprehension, that the time must soon come when the local units will have to provide for the "residual" when federal relief is cut down. But other counties not only take it for granted that federal funds will do the job as long as any of the present need exists, but they have unloaded on federal relief all or a large part of their poor relief cases of long standing, including in some cases mothers' pension families.

It is to the state's credit that only a few counties have ceased their mothers' pension activities altogether and that forty-five counties in 1933 provided such aid through local funds, though it has been very inadequate in all but a few counties. In this connection it is interesting to note that on January 1, 1934, there were on the emergency relief rolls in the state 5,914 families classified as of "mothers' pension type"—that is, the father was dead, disabled, or absent from the home and the care of the family devolved upon the mother. These families included 12,788 children under sixteen years of age—5,958 white and 6,830 colored. On county mothers' pension lists there were on the same date 2,564 families with 6,164 children under sixteen years of age, less than 100 of whom were colored. Obviously, a large proportion of the emergency relief families of this type would not qualify for, or would not need in normal times, the long-time, regular provision contemplated by the Mothers' Pension Law. But the figures indicate that there is in the state a large number of dependent mothers and children for whom this form of care should be provided by the counties.

It will be the task of the State Emergency Relief Administration in co-operation with the State Board of Public Welfare to change the psychological attitude and gradually to bring about a greater assumption of local responsibility for aid to needy families.

CHILD WELFARE ASPECTS OF FAMILY RELIEF

There has been general acceptance of the idea that it is the proper function of counties to provide services for children in need of special care and protection. Because of the character of local poor relief—in most counties appropriately called "relief for chronics," "pauper list," or "county pensions"—it is difficult to get the public to see the possibility of equally high standards in local administration of relief

to families. In the Florida program emphasis is therefore being placed upon the child welfare aspects of family relief and service—the full meaning of which, strangely enough, seems to have escaped the attention of many public and private relief organizations even in the pre-depression days. Grace Abbott struck the keynote when she said at the White House Conference on Child Health and Protection, "You can't give children skim-milk this year and make up for it by giving them cream next year." Unfortunately, relief funds permitting food allowances averaging twelve dollars a month per family, with nothing for rent or other necessities, make it inevitable that for years to come communities will reap the harvest predicted by Miss Abbott because of neglect of nutrition needs of growing children.

There is much concern in certain parts of the country because even the very small relief allowances are in excess of what many families have ever been able to provide for themselves in pre-depression times. Undoubtedly this is true in many localities where living standards have been extremely low, and the dangers must be recognized. Some of the difficulty might perhaps have been avoided through a more "realistic" approach to the problem of adjusting relief grants to the various types of families. It is at least an open question whether the destruction of the standards of living of those families who before the unemployment emergency had adequate means of support may not constitute an even greater danger to the social equilibrium. From the point of view of child health and welfare it should be a matter of grave concern.

Whatever may be the necessities of emergency relief, the fundamental principle of prevention of physical and social ills must be ingrained in permanent relief programs. Family case-work that takes into account the needs and problems of each individual member of the group is of vital importance for the prevention of child dependency, neglect, and delinquency and of mental and emotional instability. When normal employment becomes available and families who have been on relief are able to maintain themselves more or less adequately through their own efforts, there will be increasing need for family case-work service, which in most localities must be supplied entirely or in large part by public welfare agencies.

Of the 104,449 cases on the Florida relief rolls January 1, 1934, 85,077 were family groups—47,473 white and 37,604 colored.³ The relief cases included 380,398 individuals, representing 26 per cent of the total population of the state. White persons on relief comprised 22 per cent of the white population, and colored persons comprised 36 per cent of the colored population. In 67 per cent of the relief cases the heads of families or non-family persons had been out of their regular employment one year or more when application was made for relief under the F.E.R.A. Eight per cent of the whole number had been unemployed five years or more.

TABLE I

AGE GROUP	CHILDREN UNDER 16 YEARS OF AGE	
	Per Cent of Total Persons on Relief	Per Cent in Total Population of State
Under 1 year.....	1.4	1.8
1-4 years.....	9.2	7.9
5-9 years.....	13.3	10.4
10-15 years.....	14.9	11.6
Total under 16 years.....	38.8	31.7

Thirty-one per cent of all children in the state under sixteen years of age were in families receiving emergency relief on the given date. Families on relief included 141,629 children under sixteen years of age—87,828 white and 53,801 colored.

Comparison of percentage distributions by age groups brings out the fact that children under sixteen years of age in relief families comprised 39 per cent of the total number of individuals receiving relief, while in the total population of the state 32 per cent were under sixteen years.

Complete figures on local "poor relief" cases are not available, and because of incomplete records in many counties they cannot be compiled. The three counties containing cities with populations over 100,000 reported a total of 973 cases on relief as of January 1, 1934.

³ These and subsequent figures were compiled by W. H. Joubert and George W. Atkinson.

In the 210 families with children of these ages there were 565 children under sixteen years of age.

The size of the child welfare problem in connection with emergency relief is shown in the comparison of the number of children under sixteen years of age in relief families and the number of "children in need of special care" provided for by various types of institutions and agencies (Table II).

TABLE II

	Number of Children	Per Cent
Children in emergency relief families	142,082	94.0
Children in mothers' pension families	6,160	4.1
Dependent children cared for away from their own homes	1,935	1.3
Boys and girls in industrial schools	493	0.3
Children in Florida Farm Colony	202	0.1
Children in State School for the Deaf and Blind	246	0.2
Total children under 16 years	151,118	100.0

Obviously the relief load that will devolve upon the counties after the emergency relief period will not contain any such number of children as those now in families receiving relief. It is impossible even to conjecture what the picture will be a year or five years from now. But it is certain that the child welfare aspects of family relief and service will not only continue to overshadow all other aid for children so far as numbers are concerned, but also that problems created during the years of depression will greatly increase the need for specialized child welfare services. It is the purpose of the Florida Social Welfare Program to bring home to the sixty-seven counties of the state the extent and nature of their family and child welfare problems and to help them make plans for meeting the needs.

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PENNSYLVANIA AND UNEMPLOYMENT RELIEF, 1929-34

PEUNSYLVANIA, according to the United States census of 1930, has a population of 9,631,351. On February 28, 1934, in spite of the fact that Civil Works had absorbed part of the relief load, there were 1,265,752 Pennsylvanians, or 13 per cent of the entire population of the state, dependent upon unemployment relief for the bare necessities of life. Pennsylvania's relief population is almost as large as the total population of the state of Nebraska; it is larger than the total population of any one of sixteen of the states of the Union.

Pennsylvania's State Emergency Relief Board (S.E.R.B.), created less than two years ago, is administering about seven million dollars a month to meet partially and incompletely the elemental needs of this twelve hundred thousand of the state's people who are dependent upon relief. The S.E.R.B. is the most far-flung public welfare operation in the history of the state and one of the most extensive public welfare services in the United States. In the second largest state in the Union, as elsewhere, the administration of public relief has become one of the major functions of the state government.

Pennsylvania's experience with unemployment relief is significant for other reasons besides the size of the job and the number of human beings affected. Pennsylvania has been a battle ground of the depression. Its relief history during these recent years has been a stormy one. Good laws and bad laws, sound and unsound types of organization, efficient and inefficient methods of administration, civic devotion and political selfishness, successes and failures—all these are found in the record of unemployment relief in Pennsylvania. Much of the process has been one of trial and error, and plenty of errors have been made. Whatever has been won has been won with difficulty and is valued accordingly. And now, at the end of nearly two years of emergency relief, Pennsylvania is facing momentous decisions as to her long-time program of public welfare; in the problems presented, in the sharp clash of issues and interests, and

in the plans proposed, Pennsylvania affords an intensified picture of the choices which will face many a state as it looks beyond emergency relief to the future.

The purpose of this article is to review briefly the history of the development of Pennsylvania's program of unemployment relief; to describe the main elements of that program as it now stands; to attempt to point out some of the strengths and weaknesses, the problems and tendencies involved in the present situation; and to consider the relation of the unemployment-relief program to a long-time program of relief and public welfare for Pennsylvania.

THE BEGINNINGS OF UNEMPLOYMENT RELIEF¹

In Pennsylvania, as in most of the other states, the tide of unemployment began to rise after the stock-market crash of October, 1929. By February, 1931, citizens' emergency committees—including the Philadelphia Committee on Emergency Relief (the "Lloyd Committee") and the Allegheny County Emergency Association—had been organized in many communities.

The King Committee.—In the fall of 1930, even before the beginning of his term as governor, Gifford Pinchot appointed a Pennsylvania Committee on Unemployment, with Dr. Clyde L. King as chairman, to determine "how the amount of unemployment may be reduced and how the condition of the unemployed and their families may be alleviated." The Committee's report, *Alleviating Unemployment*,² submitted in January, 1931, almost coincident with Mr. Pinchot's inauguration, was concerned primarily with the economic aspects of unemployment. The Committee believed that "a deter-

¹ This historical account of the developments of unemployment relief prior to September 1, 1932, is abridged from "Relief in Pennsylvania Prior to September, 1932," written by the author of this article and published as chap. i of *Unemployment Relief in Pennsylvania, September 1, 1932—October 31, 1933: Report of the Executive Director of the State Emergency Relief Board of Pennsylvania* (Harrisburg: State Emergency Relief Board, December, 1933; 99 pp.). This Report as a whole, compiled by Roland B. Eutsler, Ph.D., and other members of the S.E.R.B. staff, under the direction of Eric H. Bidle, executive director, is the most important official source of information about unemployment relief in Pennsylvania, and has been freely drawn upon throughout this article.

² *Alleviating Unemployment: A Report by the Pennsylvania Committee on Unemployment to Gifford Pinchot, Governor* (Harrisburg, 1931; 73 pp.).

mined and united effort to concentrate all public works possible during March, April and May will push industry permanently out of the present depression, so that private industry will be taking over its full activities by Autumn [1931]."

The report dealt rather casually with the subject of relief. It was reported that county committees had been organized to "survey" the needs and to "organize and co-ordinate relief." A subcommittee on relief indicated their belief that unemployment-relief needs could and should be cared for by local private and public funds. They observed that "material relief is a two-edged instrument, which, unless carefully manipulated by skilled hands, will do more damage than good, and will create in a community complacent paupers who look to the public treasury for their maintenance."

The Baker Committee.—The depression did not end by the fall of 1931. Conditions grew steadily worse.

In July, 1931, Governor Pinchot appointed a Governor's Planning Committee on Unemployment Relief. The chairman of the Committee was Horace Forbes Baker, a Pittsburgh attorney who had long been one of the leaders in the welfare field in that city. The other members were John L. Hanna, secretary of welfare, and five social workers, most of whom were identified with state-wide groups.

The Baker Committee, largely through the efforts of J. Prentice Murphy, one of its members, compiled a report on "Relief Needs and Conditions in Pennsylvania, August, 1931," which estimated the number of unemployed in Pennsylvania in June, 1931, as 919,000; presented conclusive evidence of widespread suffering; and looked toward the possibility of some form of state leadership and assistance.³

Relief and the constitution.—The need for state funds was no sooner envisaged than a grave obstacle intervened—the constitution of the state. Article III, section 18, provided: "No appropriations, except for pensions or gratuities for military services, shall be made for charitable, educational or benevolent purposes, to any person or community, nor to any denominational or sectarian institution, corporation or association."

During the fall of 1931 earnest efforts were made to find a way

³ This report and related data have been published in *Social Service Review*, V (1931), 596-628.

around the apparent prohibition of the provision of the constitution. A special session of the legislature was convened on November 9, 1931. On November 24 a public legislative hearing was held "on the question of the need of State-wide unemployment relief." The need was demonstrated beyond peradventure by the Baker Committee report and by testimony which was a foretaste of the grim picture of conditions in Pennsylvania that was spread before a United States Senate Committee a few weeks later.⁴

The First Talbot Act.—After a stormy session the legislature on December 28, 1931, enacted the First Talbot Act providing:

That in the exercise of the police power for the protection of the public health, safety, morals and welfare threatened by existing conditions of unemployment, and in the assumption by the Commonwealth of its duty to the care of the poor, the sum of ten million dollars is hereby specifically appropriated to the Department of Welfare for payment to political subdivisions charged by law with the care of the poor. . . .

The governor, in a public statement, attacked the bill as having been "conceived in politics and born in hatred"; pointed out various inadequacies in it; emphasized that "giving State aid to political subdivisions without State supervision or control is a most unhealthy precedent"; declared that he was "completely convinced" that the attorney-general was right in holding that the bill was unconstitutional; and concluded:

. . . I cannot sign this bill because it is not fit to be signed. But I cannot veto this bill because there is a chance, however remote, that it might be held constitutional, and so give some relief to the unemployed and save the Commonwealth from the disgrace of refusing to help her people. I cannot destroy that chance.

My only course is to follow the recommendation of the Attorney General and to let the Talbot Bill become law without my signature. That is my decision.

The First Talbot Act became a law without the governor's signature on December 28, 1931. Because of the question of its constitutionality, a friendly suit was instituted to determine this question.⁵

⁴ *Unemployment Relief: Hearings before a Subcommittee of the Committee on Manufactures, United States Senate, Seventy-second Congress, First Session, on S174 . . . and S262; December . . . 1931 and January . . . 1932* (Washington: U.S. Government Printing Office, 1932; 380 pp.).

⁵ *Commonwealth ex. rel. Schnader v. Liveright*, 308 Pennsylvania State Reports 35 (1932).

On April 7, 1932, the Supreme Court, by a vote of 4:3, held the First Talbot Act constitutional. The opinion of the Court, written by Justice John W. Kephart, said:

There is no direct prohibition against the use of state money to pay for the care and maintenance of indigent, infirm, and mentally defective persons, without ability or means to sustain themselves, and other charges of like nature. They become direct charges on the body politic for its own preservation and protection. As such, in the light of an expense, they stand exactly in the same position as the preservation of law and order. . . . The expenditure of money for such purposes by the State is in performance of a governmental function or duty and is not controlled by the constitutional provision, if the purpose is to supply food and shelter to the poor, including those who are destitute because of enforced unemployment, provided only that the money be not administered through forbidden channels. . . . To hold that the State cannot or must not aid its poor would strip the State of a means of self-preservation and might conceive untold hardships and difficulties for the future.⁶

THE FIRST TALBOT ACT—UNEMPLOYMENT RELIEF THROUGH THE POOR-BOARDS

The First Talbot Act went into effect in April, 1932. The significance of this Act lies in the fact that it resolved in the affirmative the much-debated question of the state's constitutional right to appropriate funds for relief of the unemployed. It set an important precedent for future legislation. It determined that there should be state participation in the provision of unemployment relief in Pennsylvania.

As to the method of administration, the First Talbot Act provided essentially that unemployment-relief funds should be administered by the poor-boards without state supervision, although the State Department of Welfare was designated as the channel for the distribution of these funds to the poor-boards.

Pennsylvania's system of poor-relief, established in 1682, traces its lineage back through colonial days to the reign of Queen Elizabeth. Poor-relief is administered in some counties by the county commissioners, in some by elected county poor-boards, and in some by township and borough or district poor-boards, usually elected by the people. In the 67 counties of the state there are 424 poor-dis-

⁶ *Ibid.*, pp. 74-77. Extracts from this opinion, together with other related material, are published in "Constitutionality of the Pennsylvania Relief Act," *Social Service Review*, VI (1932), 613-28.

tricts with about 920 individual directors or overseers of the poor, most of them paid, elective officers.

Emil Frankel's survey of *Poor Relief in Pennsylvania*,⁷ made in 1925, is one of the most complete studies that have ever been made of poor-relief in a state. Frankel's report made clear that over the state as a whole, and with some honorable local exceptions, poor-relief was archaic in spirit and organization and grossly wasteful and inefficient in operation. There were no sweeping changes in poor-relief between 1925 and 1932; in the main, Frankel's report still afforded an accurate picture of conditions.

The ten million dollars of First Talbot Act funds were allocated among the poor-boards. These funds were to all intents and purposes so much additional poor-relief money, and they were, naturally, so administered by the poor-law officials.

In commenting later on the operation of the First Talbot Act, Governor Pinchot said:

As I predicted, and as we now know, much of the money intended to relieve distress was wasted or spent for political purposes.

The refusal of relief to the needy by Poor Boards because of personal quarrels; the issuance of orders on grocery stores in which members of the Poor Boards were interested; forcing men to sign away their compensation rights, or give up their insurance policies in order to receive relief; forcing applicants to sign bonds for repayment to the Poor Boards of relief funds granted; and cruelty in various forms have been reported.

Instances have come to light of the purchase of whiskey, flowers, and cigars for members of Poor Boards out of money set aside to relieve human distress.⁸

To date (April 10, 1934) there has been no complete or public accounting for the expenditure of this ten million dollars. Audits have been completed in most of the counties, but the total amount spent is as yet unknown. It is certain that some poor districts still have unspent balances of First Talbot funds on hand.

The Act provided that these funds should be spent for "providing food, clothing, fuel, and shelter." The auditors' reports indicate that some of the poor districts administered in strict accordance with the law the amounts allocated to them, but that in certain other poor districts expenditures were made from these funds for doctor bills, labor, moving, care of patients, mothers' assistance, burial expense,

⁷ Bull. 21. Harrisburg: Pennsylvania Department of Welfare, 1925.

⁸ Message to the General Assembly, February 14, 1933, p. 3.

taxes, postage, salaries, printing and stationery, bond premium (treasurer), and solicitor's fee. One auditor's report says: "We question the legality of the County Treasurer charging a 2 per cent commission for disbursing these funds."

Another report states that current taxes in the amount of \$69.51 were paid on his personal property by a township overseer from First Talbot funds; and that the same overseer issued food orders for \$82.50 to himself, part of which came from First Talbot funds.

The legislature provided for no new revenues to meet the ten-million-dollar First Talbot appropriation; and in consequence of the Supreme Court's decision in the First Talbot Act case, the appropriations to the Mothers' Assistance Fund and state-aided hospitals and institutions were "abated" or reduced in order to meet the First Talbot appropriation.

The second special session, summer, 1932.—No sooner had the First Talbot Act gone into operation than it was realized that the ten million dollars appropriated would not be sufficient to meet the unemployment-relief needs of the state for any considerable period, and there was a new agitation for a second special session of the legislature. On May 26, 1932, the governor held an unemployment conference at Harrisburg to canvass the situation. On June 2 he issued a call for a second special session of the General Assembly, which convened on June 27. The governor pointed out to the legislators that the estimated number of unemployed had now risen to 1,150,000; and he estimated that at least sixty million dollars would be required for unemployment relief for Pennsylvania within the year.

Coincident with this session was the passage by Congress of the first federal relief act,⁹ permitting federal loans to states, through the Reconstruction Finance Corporation (R.F.C.) for purposes of unemployment relief.

THE STATE EMERGENCY RELIEF BOARD¹⁰

The acts of August 19, 1932.—After a session of nearly two months, the General Assembly passed three acts which became the corner-

⁹ Public No. 302 (72d Cong., July 21, 1932).

¹⁰ In discussing the early history of the S.E.R.B., the writer has drawn freely from material in his monograph, *Emergency Relief in Pennsylvania* (Philadelphia: Public Charities Association of Pennsylvania, February, 1933; 30 pp.).

stone of Pennsylvania's structure of emergency relief as it has been built up since September 1, 1932.

The Woodward Act (August 19, 1932) provided for the establishment of an S.E.R.B., consisting of five state officials, the governor, lieutenant-governor, auditor-general, state treasurer, and speaker of the House of Representatives.¹¹ The Board was charged with the duty of planning and adopting a comprehensive program for the expenditure by the governor of federal funds received from the Reconstruction Finance Corporation for unemployment relief. It was provided, in general, that the program should include:

(a) an equitable allocation of funds among the counties on the basis of the relief needs and resources of each county; (b) the nature, character and location of public works to be constructed or improved by the use of Federal funds; (c) the method and manner of distributing direct relief and the public and private agencies through which such relief shall be distributed in the various counties, and the manner in which private agencies shall be organized in communities where the same is deemed necessary; and (d) the co-ordination of the relief work carried on by the Governor from Federal moneys and that provided for by any appropriation from the State's General Fund for unemployment relief, so that the best results may be obtained, duplication be avoided, and the available funds from all sources be extended over the longest possible period of time.

This Act carried also an appropriation of \$55,400 for administration; \$35,400 of this to be spent by the governor, \$15,000 by the auditor-general, and \$5,000 by the state treasurer for special expenses involved for those departments. The Second Talbot Act, approved on the same date as the Woodward Act, provided:

That in the exercise of the police power for the protection of the public health, safety, morals, and welfare threatened by existing conditions of unemployment, and in the assumption by the Commonwealth of its duty to care for the poor, the sum of twelve million dollars is hereby specifically appropriated to the State Emergency Relief Board to provide direct relief and work relief. . . .

This amount was to be paid over during the seven-month period of September 1, 1932—March 31, 1933, on the basis of \$1,500,000 each for September, October, and November; \$2,000,000 each for December, January, and February; and \$1,500,000 for March.

It was further provided that the State Board should make allocations from this state fund among the various counties "on a ratio

¹¹ These five officials all hold elective offices. The auditor-general and state treasurer are independent officials elected by the people and not responsible to the governor.

that the estimated number of unemployed persons in the county bears to the estimated total number of unemployed persons in the entire Commonwealth as shown by the latest available tables compiled and issued by the Department of Labor and Industry." Funds allocated to a county were to be available for either work relief or direct relief. However, the State Board was also authorized to allocate any part of a county's allocation for work relief on the state highways, to be carried out under the supervision of the State Department of Highways.

A third piece of legislation, the Emergency Relief Sales Tax Act, provided revenue for the purposes of the Second Talbot Act appropriation by levying an emergency sales tax of 1 per cent on gross income from sales during the period of September 1, 1932—February 28, 1933.

Initial organization.—The S.E.R.B. as originally constituted included Governor Gifford Pinchot, chairman, Lieutenant-Governor Edward C. Shannon, Auditor-General Charles A. Waters, State Treasurer Edward Martin, and C. J. Goodnough, speaker of the House. In practice, two members of the governor's cabinet met with the Board and participated in its deliberations, although they had no vote: William A. Schnader, attorney-general, and Alice F. Liveright, who had succeeded John L. Hanna in September, 1931, as secretary of welfare.

Because of the urgency of the situation, the Board organized and took action almost immediately after the approval of the acts of August 19. During August, 1932, the Board appointed in each county of the state a County Emergency Relief Board (C.E.R.B.), consisting usually of seven citizens serving without salary. The County Board was charged with the administration of state and federal funds for emergency relief in its county and was empowered to administer such funds, either directly or through such public or private agencies, or both, as it might designate, subject to the approval of the State Board.

On August 31, a meeting of the members of the county emergency relief boards was held in Harrisburg, with the governor presiding, and the task confronting the boards was discussed.

On September 1, 1932, the State Board appointed William B. Rodgers, president of the McCrady-Rodgers Company, of Pitts-

burgh, as executive director for the Board, and Pennsylvania's new system of state emergency relief officially went into effect. Obviously the period intervening between August 19 and September 1 was insufficient for the adequate planning and organization of a state-wide system of relief.¹² It was felt that the urgency of the need would brook no delay; but in practice the rapidity with which the system was put into action meant that many details of procedure could not be planned in advance but had to be worked out after the system had begun to function. This lack of adequate advance planning was one of the most serious handicaps of the organization during the initial months of its existence.

Basic principles.—On September 2 the State Board issued a set of general relief rules together with a "Circular Letter No. 1," which outlined the fundamental policies and described some of the basic procedures to be followed. The general relief rules began by laying down four major principles, as follows:

1. All relief shall be distributed on the sole basis of actual need, to persons who have been residents of Pennsylvania for one year, regardless of race, color, religion, citizenship, or politics.
2. No relief shall be given to any person who has been offered work that he or she can do but has refused to work.
3. All funds received must be expended solely for food orders, work relief, or other forms of actual relief.
4. Each County Emergency Relief Board will be directly responsible for carrying out the policies and decisions of the State Emergency Relief Board.

Members and employees of the county boards were to draw no salaries or expenses from the S.E.R.B. funds. "The cost of local administration must be met by the localities through public or private funds." It was provided that "each County Board may appoint, recognize, or co-operate with other committees or organizations, or delegate thereto any of its duties."

The State Board expressed itself as "vigorously in favor of work relief as against direct relief in every case when the need can be met that way." Work relief was to be paid for by food orders except in the case of work relief on the state highways, where payment was to be made in cash.

¹² The governor had conferred with representatives of the American Public Welfare Association and other specialists on August 1; but this was before the passage of the relief acts.

All direct relief was to be distributed

in the form of food, food orders, or otherwise on the basis of actual need. No money will be advanced to County Boards, but the money value of food orders properly issued, filled, and approved will be paid by the State Treasurer when assembled and forwarded to him. Rent, light, heat, clothing, or other supplies must be provided locally.

No food order was to specify the store at which it must be cashed.

The Board's original decision to give only food relief out of the S.E.R.B. funds (except for cash relief for work on the state highways) and to leave to local funds other types of relief and administrative expenses was undoubtedly based on the fact that only state funds were at first available and that these were obviously inadequate to meet anything like the full relief needs of the counties. Shortly after the passage of the act authorizing federal aid for unemployment relief, the governor had applied to the R.F.C. for such relief, but various steps were involved in preparation of the information called for by the R.F.C., and the first appropriation made by them to Pennsylvania for unemployment relief was not received until September 29, 1932.

Administrative developments.—During the first half of September, with the assistance of members of the staff of the State Department of Welfare, record forms were developed and issued by the State Board for the use of the county emergency relief boards and co-operating agencies. These included the food-relief order, which was to be the central instrument in the administration of this relief, and the other welfare and accounting records necessary to the functioning of the system.

On October 1, 1932, the staff of the State Board consisted of only the executive director and two stenographers. On that date Arthur Dunham, on temporary part-time leave of absence from the staff of the Public Charities Association of Pennsylvania, was appointed as field director, and before the end of October a staff of some seven field representatives had been developed.

In November, Eric H. Biddle, a young business man of Ardmore (a suburb of Philadelphia), who had first joined the staff as a volunteer, was appointed assistant director; and other administrative and clerical workers were added as the work of the office increased by leaps and bounds.

PENNSYLVANIA AND UNEMPLOYMENT RELIEF 257

Of these earliest days of the S.E.R.B. one of the members of the staff has written:

It was the wildest of all wild jobs that I have ever known. Drifts of correspondence fluttered ceaselessly upon us; like the stacks of reports described by Walter Lippmann, they "grew mellow" and mellower on our desks. If you turned to attack the letters, a stenographer would come scurrying in with, "There's a delegation here from —— County—two county commissioners with them—and they're all mad!" While you hesitated between two telegrams, the telephone would ring and an agonized voice of a County Board member from a Pennsylvania German county would be heard inquiring, "How do you expect that we should go on with the relief? The food orders that you sent us are *all*!" On another occasion a local relief representative called up (long distance, again) to get a ruling on the weighty question, "Is a cigarette food?" The philosophy of one of our group was summed up with, "The only thing to do is to answer damn fool questions all day and do your work at night.

The State Board itself functioned actively. It held long and frequent meetings, and its minutes bore testimony to the number and complexity of the matters discussed and acted upon and to the detailed supervision by the Board over the functioning of the emergency-relief system.

It was noteworthy also that in spite of the fact that two Republican political alignments were represented on the Board (the administration and the state Republican organization), the work of the Board proceeded for more than six months on the basis of unanimous agreements as to policies and actions, and without a divided vote on any question.

In October the first grants of federal funds from the R.F.C. were allocated by the State Board. With the continuance of these grants from month to month, the State Board broadened its policy as to the use that might be made of the state and federal funds which it allocated. In October a limited amount of fuel relief was authorized. In December a beginning was made with clothing relief, although this was for months restricted to shoes, which were bought by the S.E.R.B. on a competitive basis and consigned to the various counties on the basis of need.

Administrative expenses.—As early as October, 1932, the State Board, on the representation of the Philadelphia County Board that in the present state of finances in the city of Philadelphia it was impossible for them to secure local funds for administration, had grant-

ed funds for administrative expenses in Philadelphia. On December 7 the State Board announced a complete change of front on the question of administrative funds, and took the position that "there must be sufficient trained personnel" to insure effective administration of relief. The S.E.R.B. authorized the granting of administrative budgets to county boards and directed that each C.E.R.B. should appoint an executive director and auditor-controller and such other employees as were necessary to carry on the work of the Board efficiently. It was provided that these officials might be paid or volunteer, full time or part time, but that they must be persons who were able to give sufficient time to discharge their duties effectively. Discriminating job specifications were established for the position of executive director.

It was provided that no member of a C.E.R.B. might also hold any position for which he would receive a salary from the S.E.R.B. funds. A later ruling further provided that no person who was receiving a salary from any other source whatsoever might receive a salary from S.E.R.B. funds. The State Board reserved the right to approve all appointments of executive directors and auditor-controllers, but the County Board was permitted to make interim appointments, within the administrative budget approved by the State Board, pending final action on the appointments by the State Board.

The first four months of the S.E.R.B.—September through December, 1932—were a period of initial organization. They were spent chiefly in trying to get the huge relief machine started—to see that it worked, that the wheels turned, that somehow relief was conveyed to people in desperate need.

The authorization of administrative budgets, at the beginning of 1933, marked the beginning of a period of increased administrative centralization and control and of the establishment and development of definite standards of organization and administration.

During the first four months when there were no state-approved administrative budgets, the county boards were forced to "subsist on the country" and to depend upon either the poor-boards, more or less well-organized private welfare agencies, or volunteer district committees or district representatives appointed by the County

Board. What use was actually made of these various types of agencies is indicated in Table I, taken from the report of the field director as of December 21, 1932.

The total of the items listed above exceeds the number of counties because most counties were using more than one type of agency.

While January, 1933, may be taken as an approximate beginning of this second period of the S.E.R.B., it would be wholly erroneous to imply that the course of organizing and standard-raising flowed smoothly after that date. On the contrary, several factors conspired

TABLE I
LOCAL AGENCIES ADMINISTERING RELIEF UNDER COUNTY
BOARDS, DECEMBER 21, 1932

	Counties
Private welfare agencies were used in	32
District committees.....	31
Poor-boards	24
District representatives (individuals)	23
C.E.R.B. administering relief direct	10
County-wide agencies organized by C.E.R.B.	3
Private county emergency relief committee	1

to make the progress of the S.E.R.B. continue to resemble a series of hairbreadth escapes.

Commissaries.—One of these factors was an excursion by the state relief administration into the realm of "community markets" or commissaries.

A commissary is, of course, a central dépôt operated by a relief agency for the issuance of more or less standardized food rations to clients. Commissaries of various types had developed in a number of Pennsylvania communities before the organization of the S.E.R.B. During the fall of 1932, at the request of Governor Pinchot, Major John Leavell, organizer of a commissary at Tulsa, Oklahoma, spent several weeks in Pennsylvania and acted as a consultant to the State Board in developing plans for a standardized type of commissary along the lines of the Tulsa plan. The existing commissary at Williamsport was reorganized and began operating on the basis of this standardized plan on November 28, 1932.

On January 12, 1933, the State Board publicly announced its in-

tention "to set up Community Markets in metropolitan sections and in the larger population centers of the Commonwealth."

The Board, in a further statement on January 18, pointed out that food relief for January alone required approximately six million dollars; that relief needs were increasing and there was no assurance that funds could be secured to continue on the present basis; that "the State Emergency Relief Board does know that under the community market system ample, healthful, and palatable food can be supplied for something like half the cost of the present system of food orders"; and that the Board "has approved the community market system solely as a measure made necessary by one of the greatest emergencies the Commonwealth has ever had to face."

The Board stated that its purpose was "to perfect the organization of existing commissaries and on the basis of experience thus acquired to extend the system first to localities which are ready to accept it, and then to others as the lack of funds for the more expensive food orders may require."

The Board's commissary policy aroused vigorous and widespread opposition on the part of retail grocers (whose business would, of course, be adversely affected by the discontinuance of food orders), lay and professional representatives of many social agencies, labor groups and groups of the unemployed. On the whole, the controversy was characterized by more heat than light. Some of the advocates of the commissary were inclined to dignify it almost into a "cause," while many of its opponents were so highly emotional in their reactions that they seemed unwilling even to consider the economic realities of the situation. Looking back, it is evident that adequate factual data were not available in January, 1933, as to the actual accomplishments and possibilities of commissaries. It is certain also that the high-pressure and propaganda approach of the S.E.R.B. tended to intensify opposition.

The community market did not realize the hopes and expectations of its sponsors. At one time commissaries were in operation in seventeen of the sixty-seven counties. Twelve of these have now been discontinued. The actual economies did not come up to anticipations; and many administrative difficulties developed in connection with work-relief service, safeguarding of supplies, etc. In regard to the

question of economy, the report of the executive director of the S.E.R.B. mentions as one of the "arguments most frequently advanced against the commissary system":

Its apparent economy is only partially real because the markets were often operated on a work relief basis in which there is some element of exploitation and uneconomic competition. Furthermore, expenditures for equipment and administration were often not taken into consideration in determining the true cost of furnishing such relief. Even when equipment and administration were loaned by private citizens such costs should be considered as part of the cost to society.¹³

The commissary question which caused so much excitement at the beginning of 1933 was no longer a vital issue by spring.

The regular legislative session, 1933.—A much more seriously disturbing factor and a threat to the continuance of the whole relief program developed in the regular legislative session of 1933, which convened on January 3 and adjourned on May 5. The twelve-million-dollar appropriation of the Second Talbot Act was to run until March 31, 1933. The federal government had been furnishing about three-fourths of the funds for Pennsylvania's emergency-relief program. Federal aid was a necessity. In order to insure the continuance of federal aid, a new state appropriation was necessary by April 1. These facts the governor pointed out in his message of February 14 dealing with emergency relief and recommending an appropriation of twenty million dollars for relief.

But the difficulties of securing agreement on a relief program—or, indeed, on almost any other subject of importance—soon became apparent. A welter of proposals and counterproposals arose, and these soon became complicated by intense political opposition between the governor and the administration forces, on the one hand, and the legislative group aligned with the Republican organization, on the other. The Democratic minority of 72 out of 258 members of the legislature formed still a third group.

A month passed without any relief appropriation. In Washington Franklin D. Roosevelt was inaugurated as President of the United States. The banking crisis gripped the state and the nation; every bank was closed; the most acute phase of the crisis passed and the banks began gradually to reopen.

¹³ *Unemployment Relief in Pennsylvania*, p. 31.

On the night of March 13 the governor addressed the General Assembly in a scathing message in which he said:

Today not one single bill to provide relief has even passed first reading. So far as relief is concerned—relief, the most vital question before us today—legislation is to all intents and purposes exactly where it was when this session began. . . .

Under the Constitution five legislative days are required to pass a bill. The first of April is but two weeks off. Unless before that time the General Assembly has made provision for relief Pennsylvania will stand disgraced among her sister States. . . .

. . . Now the crisis is upon us. Now the time for soft words has passed. I say to you that the leaders who are responsible are trifling with fire. I say to you that this delay has endangered not only the good name but also the security of Pennsylvania.

Millions of starving people cannot be expected to sit in meekness and silence forever if bitter suffering is brought upon them by the delay of political leaders in the General Assembly.

Poor-boards versus county emergency relief boards.—The next day, March 14, a special legislative committee to study legislation on unemployment and unemployment relief (the Rice Committee) presented its report, in the course of which it said, "Your committee believes that in the main the poor districts are efficiently and economically administered. . . ." The Committee recommended, among other things:

That the \$20,000,000 appropriated by the State for direct and work relief be paid over to poor districts, with the possible exception of those counties which have only borough and township poor districts. That, in such cases, the method of distribution and expenditure be determined by the State Emergency Relief Board—said Board to use the county commissioners where deemed feasible. That in Philadelphia the State-aid allowed to be given to the Department of Welfare of the city for the entire city, or that such other plan be adopted as is acceptable to that city and the State Emergency Relief Board.

That the State Emergency Relief Board be given an adequate appropriation to supervise the work of poor boards, and power to deny aid to any poor board which is incompetent or extravagant and to substitute another agency in its stead.

A bill drawn in accordance with these recommendations was introduced by Grover C. Talbot, author of the First and Second Talbot acts and, since January 3, 1933, speaker of the House of Representatives and a member of the S.E.R.B.

The issue was joined between those who wished to preserve the S.E.R.B. and the C.E.R.B.'s in the form in which they had been painfully built up, over a six months' period, and those who wished to scrap the county boards and return emergency-relief administration to the poor-boards, although under state supervision.

During the period of March 17-28, seven one-day regional conferences were held under the auspices of the S.E.R.B. at Harrisburg, Williamsport, Wilkes-Barre, Philadelphia, Huntingdon, Pittsburgh, and Erie. These conferences had been proposed by the first field director of the S.E.R.B. as a means of education and standard-raising; and they were carried out under the direction of his successor, F. Richard Stilwell, who had come to the S.E.R.B. as field director on January 1, 1933, on leave of absence from the State Department of Welfare. The conference programs included general sessions with addresses on topics of general interest and "round-table discussions" (although some of the round tables more nearly resembled mass meetings) on such subjects as county organization of unemployment relief, methods of relief administration, accounting and auditing, community markets, and gardens and canning projects. The program participants included the governor (in the first conference), members of the S.E.R.B. staff, members of county emergency relief boards and staffs, and representatives of private welfare agencies.¹⁴

On March 29 the legislature passed a stop-gap relief measure appropriating two million dollars to the S.E.R.B. for unemployment relief during April and May. The bill was signed by the governor the next day, March 30—one day before the expiration of the Second Talbot Act appropriation. The governor was in Washington the next day, seeking a further loan of four million dollars of federal funds from the R.F.C. This two-million-dollar appropriation tided

¹⁴ Because of the current legislative crisis, special legislative luncheon meetings were held at the same times and places of these conferences, under the auspices of voluntary agencies. At these luncheon meetings representatives of the Public Charities Association of Pennsylvania (a private state-wide social planning organization with about six thousand citizen members) and other speakers discussed the legislative situation, stressing the necessity of maintaining the integrity of the S.E.R.B. program and vigorously attacking the proposals for putting emergency relief back into the hands of the poor-boards. For a further description of these regional conferences see Ruth A. Lerrigo, "Pennsylvania's Welfare Set-Up," *Survey*, LXIX (May 15, 1933), 188-89.

over the immediate situation but merely postponed the final settlement of the real issue.

The relief crisis of April, 1933.—The tension, the insecurity, and the bitterness involved in the situation increased during the early part of April.

A social-worker observer, in a confidential letter written on April 7, 1933, said: "I believe that if relief grants are further drastically cut because of inadequate appropriations . . . in all likelihood there will be rioting and bloodshed in southwestern Pennsylvania." To this letter were appended the following notes that indicate the desperateness of the situation:

A county relief chairman was surrounded in his office and nearly choked by a group of twenty-five women, of whom he said, "These women are desperate because they are hungry and have no food to give their children." On another occasion this same chairman visited a township where "complete hopelessness" prevailed because four of the five mines had been flooded; coming out of an evening meeting he and the county board executive were surrounded in the darkness by a mob of perhaps two hundred persons. Probably only the people's confidence in the chairman's integrity and fairness averted an attack. A parade of two thousand unemployed was held. A banner carried the slogan, "Black and White, Join and Fight!" Groups of children shouted, "We want food!" In one county medical service had so broken down that one public health nurse had herself delivered sixty-seven babies. In many instances a local relief chairman (a layman) called for her at two or three o'clock in the morning to attend a confinement where he himself, in the absence of anyone else, had given assistance. Local relief workers declared, "If there is any curtailment of relief, we will have riots and bloodshed." Two colonies of men—"steady decent individuals, who are residents, not floaters"—were living in coke ovens. A local volunteer relief chairman was attacked by an unemployed man; he lost the sight of one eye and it was feared for a time that he would be left totally blind.

The newspapers of this period also bear testimony to the crisis: "300,000 Beg Quick Action on State Aid"; "Pinchot Appeals to Clergy To Avert Starvation Riots"; "Conference Today Only Hope of Relief for State Jobless"; and "State Relief Plans Wrecked Again" are among some of the headlines. Even the Republican *Philadelphia Evening Public Ledger* said on April 8:

Since the Legislature convened in January, relief officials have begged for action. Conferences, quarrels, promises and talk are the products of the three-

months' session. The Legislature will convene for the fifteenth week of the session on Monday without, according to Governor Pinchot, "having passed a single important bill."

The turning-point.—The turning-point in the situation was reached on April 6 when a group of representatives of the S.E.R.B. and legislative leaders conferred with Fred C. Croxton of the R.F.C. in Washington. Mr. Croxton, according to a press account, indicated that the R.F.C. did not regard the two-million-dollar appropriation for April and May as sufficient to warrant favorable consideration of the application for an additional four-million-dollar loan.¹⁵

Moreover, it was reported:

At that conference the Talbot measure, as at present existing, was dealt a body blow.

Federal officials told the visitors that Pennsylvania's State Emergency Relief Board is "outstanding" among the relief agencies of the country.

They likewise told them that Pennsylvania's poor boards, after being independently examined by the R.F.C., were as bad as if not worse than the worst such agencies in the country.

In other words, the R.F.C. was eager to meet State aid if disbursed through the S.E.R.B. and loath to do so if the poor boards were made the disbursing officers.¹⁶

After this Washington conference, the supporters of the Talbot Bill, in a statement issued on April 9, receded from their demand that the relief should be administered by the poor-boards. At a conference on April 10 between the governor and legislative leaders, a program was agreed upon in principle. On April 12 the legislature passed finally and the governor signed a bill appropriating five million dollars to the S.E.R.B. for unemployment relief.

The program adopted contemplated an expenditure of forty-five million dollars from state funds for the year April 1, 1933—March 31, 1934; it was assumed that another forty-five million dollars from federal funds might be counted on, making a total of ninety million dollars for the year. Four appropriation acts covered the state's appropriation of forty-five million dollars: Act of March 30, 1933 (*Appropriation Acts of the General Assembly*, p. 1), two million dollars; Act of April 12, 1933 (*ibid.*, p. 4), five million dollars; Act of May

¹⁵ *Pittsburgh Post-Gazette*, April 7, 1933.

¹⁶ *Philadelphia Inquirer*, April 10, 1933.

22, 1933 (P.L. 922), eighteen million dollars; Act of May 26, 1933 (P.L. 1086), contingent on the approval of the voters of an amendment to the constitution providing for a bond issue, twenty million dollars; total, forty-five million dollars. All these appropriations were made to the S.E.R.B., which was left free to determine the methods of administration. The proposal for mandatory use of the poor-boards was conclusively eliminated.

Changes in personnel.—On the eve of the legislature's adjournment, William B. Rodgers resigned as executive director of the S.E.R.B., and he was succeeded, on May 1, 1933, by Eric H. Biddle, who had served as assistant director since November, 1932. About the same time Charles A. Waters, former auditor-general, succeeded General Edward Martin as state treasurer; and former Senator Frank Baldwin succeeded Mr. Waters as auditor-general. This changed the personnel of the S.E.R.B. to the composition which it has maintained from that time to the present, namely, Governor Gifford Pinchot, chairman; Lieutenant-Governor Shannon; Auditor-General Baldwin; State Treasurer Waters; Grover C. Talbot, speaker of the House; and two advisory members, Attorney-General Schnader and Alice F. Liveright, secretary of welfare.

The tradition of unanimous agreement which had existed during the first six months was shattered during the political warfare of the legislative session. The first divided vote was recorded in March, 1933; it has been followed by others; and there have been other evidences of marked division of opinion among members of the Board on matters of fundamental policy.

Improved standards.—During the spring and summer of 1933 an extensive thrift-garden program was developed under the leadership of the S.E.R.B. Altogether, 340,540 gardens were planted. The total cash expenditures were \$428,822.03; the estimated retail value of the total yield for sixty out of sixty-seven counties was \$8,463,563.67; and the average retail value of the yield per garden was \$24.85. About 20 per cent of the gardens were planted by families that were not on relief, and this doubtless prevented or delayed applications for relief in many cases. The thrift-garden program proved a practical method of helping those who were unemployed to help themselves; it provided outdoor work which improved both health

and morale; and the vegetables produced supplemented unbalanced and generally inadequate diets.¹⁷

In the late spring of 1933 the influence of the new federal administration began to be felt in the Pennsylvania relief program. Between April 15 and May 1 the first contingents of young men were sent to the Civilian Conservation Corps in connection with the National Emergency Conservation Work (N.E.C.W.) program. The Federal Emergency Relief Act¹⁸ went into effect on May 12, and on May 22 the Federal Emergency Relief Administration (F.E.R.A.) began operation with Harry L. Hopkins, formerly emergency relief administrator of New York State, as federal emergency relief administrator.

With the uncertainties of the legislative session out of the way, with the increased sense of security as to federal funds, and with the leadership of the F.E.R.A. in attempting to develop more socialized emergency-relief programs, the Pennsylvania relief administration was able to concentrate its energies for a period of three or four months on the development of better standards of organization and administration.

Work relief, which had been approved as a policy by the S.E.R.B. at the time of its establishment, presented many vexed problems. Except for cash work relief on the state highways, it was paid for in food orders; too often it was applied on the coercive basis of "no work, no eat"; sound projects of economic value which would not adversely affect normal employment were difficult to find; and able and imaginative leadership was rare.

In the spring of 1933 Roger F. Evans, of Philadelphia, undertook a study of work relief. In an unusually lucid and able report, submitted during the summer, Mr. Evans stated this conclusion:

. . . Under present Pennsylvania conditions any conditional mixing of work and public relief—either by making work a *quid pro quo* for public unemployment relief as such, or by making need the main qualification for employment on public work—is both socially and economically unsound. . . . Relief is as necessary as work is desirable, but conditioning one on the other leads only into a deepening morass and defeats our purpose by complicating, enlarging and perpetuating the very relief problem that we have every need to simplify and reduce.

In brief, we know that work relief is no real substitute for employment. In

¹⁷ *Unemployment Relief in Pennsylvania*, pp. 36-38.

¹⁸ Public No. 15 (73d Cong., May 12, 1933).

our honest moments, we have admitted that it was only an attempt to make relief more value-creating. But now we find that it only increases our problem so that our wiser course is frankly to acknowledge it and set out to reduce it.¹⁹

An approach to the problem of developing better-equipped personnel was made through the giving of a six weeks' summer training course for twenty-seven emergency-relief workers at Pennsylvania State College, through the co-operation of the College and the S.E.R.B.

On August 1, 1933, the basic regulations of the F.E.R.A. went into effect. In the main they did two things: (1) they provided that "grants of Federal emergency relief funds are to be administered by public agencies"; (2) they set up enlightened minimum standards for relief administration. While the federal regulations technically applied only to federal funds, the administration of state and federal funds was carried on by one unified administration in Pennsylvania, so the S.E.R.B. promptly announced the application of these regulations to the entire field under its jurisdiction. In order further to give force and effect to the federal regulations, the Board indorsed and ultimately made mandatory the adoption of the "county unit" form of emergency-relief administration, with each C.E.R.B. having its own staff and functioning directly as the administering agency, without delegating administration of relief to any other agency, public or private, or to local volunteer committees or representatives.

Through other methods also the S.E.R.B. strengthened its centralized control over the unemployment-relief administration. Inefficient county boards and staffs were reorganized. Special field representatives and staffs were sent into some counties to "clean up" bad situations and sometimes to reinvestigate all cases. A personnel division of the S.E.R.B. was organized; more careful selection of workers and more effective state control of appointments resulted, along with the initiation of analysis of personnel standards, job classification, and standardization of salary scales.

The most radical departure from Pennsylvania's past history in local relief administration was signalized by the organization on September 1, 1933, of Relief Area No. 1, composed of five counties with headquarters at Sunbury.

¹⁹ *Unemployment Relief in Pennsylvania*, Appen. II, pp. 92-93.

The policy and procedure in regard to relief areas has been described as follows in the report of the executive director of the S.E.R.B.:

In order to accomplish greater economy and efficiency in relief administration the local administration of relief is now being further centralized into district organizations composed of two or more counties. This policy is directed particularly to the less densely populated counties. As an experiment, the counties of Northumberland, Union, Snyder, Montour, and Columbia were consolidated into a Relief Area. The experiment was adjudged successful in that it demonstrated that operation was more economical and that greater efficiency was obtained. It has been planned, therefore, to consolidate many of the less densely populated counties of the State into relief areas.

The administrative organization for a Relief Area is similar to that for a County. There is a Relief Area Executive Board, composed of one representative from each county, which has the same power and function as a County Board. The County Boards in these consolidated counties no longer exercise administrative functions but remain in existence to act solely in an advisory capacity. The administrative staff of the Relief Area is organized similarly to the staff of the County Boards. Unit control of the relief activities in the Relief Area will be practiced as was true for the county organization.²⁰

The policy of area organization has been gradually extended up to the present time. As of March 31, 1934, thirty of the sixty-seven counties had been grouped into nine areas, including almost one-fifth of the population of the state.

On October 11, 1933, standard food-relief schedules were promulgated by the S.E.R.B. in order to promote adequacy and uniformity in food relief. Basic food grants in different counties had varied enormously. The new food schedules were based upon (1) an attempt, with the assistance of dietitians and physicians, to work out basic adequate balanced diets for adults and for older and younger children; (2) the relating of these quantities of foodstuffs to retail prices; (3) the establishment of the amounts of food-relief grants for families of various size and composition, taking into account also the available sources of other income.

During October a comprehensive loose-leaf *Pennsylvania Emergency Relief Handbook* for the use of those engaged in the administration of unemployment relief was issued. Preparation of this *Handbook* was begun during the preceding winter, but so rapid were the

²⁰ *Ibid.*, p. 25.

changes in the situation that much of the material had to be revised or re-written again and again.

The relief bond issue, fall, 1933.—With the coming of fall, the attention of those most concerned with the relief program in the state was focused upon the realization that unless the amendment to the state constitution providing for the "relief bond issue" were adopted by the people, the S.E.R.B. would lack twenty million dollars of the funds necessary to carry on the relief program. Indeed, the situation was so serious that it was stated that the available funds would be exhausted before the end of December. Even a special session of the legislature would have difficulty in finding the necessary revenues and in appropriating the necessary funds by that time, so there was real danger of a breakdown on the part of the relief program unless the bond issue was adopted.

A brief but intensive campaign of education was undertaken through the month of October, under the leadership of a large representative "State-Wide Committee Supporting Amendment 8," with Augustus K. Oliver, of Pittsburgh, as chairman and Benjamin H. Ludlow, of Philadelphia, as executive vice-chairman.

The S.E.R.B., by a vote of 4:1 (Mr. Baldwin voting in the negative), officially indorsed the bond issue. A second series of six regional conferences, stressing the importance of the bond issue, was held under the auspices of the S.E.R.B. during October 16—November 3 at Philipsburg, Pittsburgh, Grove City, Scranton, Sunbury, and Harrisburg. State-wide and local private organizations, volunteer county committees, state-aided hospitals and educational institutions, organized labor, religious organizations, the press, and many other groups co-operated in bringing home to the people the necessity of passing the bond issue.

Finally, on election day (November 7, 1933), Amendment No. 8 was adopted by a vote of 1,240,528 to 349,862. The bond issue received the largest aggregate vote and the largest "yes" vote of any of the twelve amendments voted on—and this in spite of Pennsylvania's traditional conservatism in the approval of bond issues.

Civil works.—Just as the S.E.R.B. had finished its first thirteen months of operation and as the relief job seemed to be settling onto something like an even keel, the inauguration of the federal Civil Works Administration (C.W.A.) program was suddenly announced.

The C.W.A. program met with general enthusiasm in Pennsylvania—there was a certain clean-cut quality about it; it was real work on real jobs for real wages; it provided work primarily on the basis of qualifications for the job; and it applied to both the self-supporting unemployed and those on relief.

Regardless of the quality of the program, however, it involved a tremendous task in rapid organization. The federal C.W.A. was created by the President on November 7, with Harry L. Hopkins as federal administrator. On November 15 Eric H. Biddle was appointed by Mr. Hopkins as federal civil works administrator for Pennsylvania. The S.E.R.B. was not designated as a board to administer the C.W.A. program; Mr. Biddle was appointed as an individual. This made Mr. Biddle responsible to the S.E.R.B. for the emergency-relief program and responsible to Mr. Hopkins for the C.W.A. program.

With a good deal of foresight, Mr. Biddle proceeded to set up a separate organization for C.W.A. rather than to attempt to superimpose it upon the already overloaded relief organization. Separate state and local offices were established; only Mr. Biddle and a few other key-persons were associated with both organizations; demoralization of the relief administration was avoided, and the relief workers were protected from the terrific pressure of organizing the C.W.A. almost overnight. At its highest point (the week ending January 25, 1934) the C.W.A. employed 298,823 workers with a weekly pay-roll of \$3,528,712.81. Altogether, 13,933 projects were approved between November 15, 1933, and April 5, 1934.

Under the directions of the federal administration, C.W.A. was demobilized as of March 31, 1934, to be succeeded by the federal threefold program of relief to stranded populations, relief for agricultural areas, and a new program of work relief for urban communities. In an informal address on March 27, Mr. Biddle voiced the widespread sense of distress in Pennsylvania over the loss of C.W.A., which had employed four million of the unemployed "only long enough to give them a taste of what security felt like."²¹

The special session of 1933.—From November 13 to December 21, 1933, another special session of the legislature was held. While the session was marked by violent controversy over old-age assistance,

²¹ *Philadelphia Inquirer*, March 28, 1934.

minimum wage, and other social legislation, the legislature passed with little difficulty a further emergency-relief appropriation. There was no renewal of the attempt to return emergency-relief administration to the poor-boards; and the new bill was more liberal than its predecessors in permitting the use of the state funds for local administration as well as for relief.

The only question about this bill was the amount that ought to be appropriated. The governor recommended twenty million dollars, and this amount was originally included in the bill. Later, however, the amount was increased to forty million dollars. It was charged by the administration that this increase was made in order that there might be no funds left for old-age assistance and other purposes connected with the social-legislation program. At any rate, the governor cut the amount to twenty million dollars (as he had the legal right to do in the case of an appropriation bill) and he signed the bill for that amount.

Actually, nobody knew at the time how much was likely to be needed for emergency relief during the months ahead. There were too many unknowns or variables in the situation—the rate of pick-up of industrial employment, the duration and effect of C.W.A., the question of cash relief and of payment of rents, the proportion of funds to be received from the federal government, etc. It would seem that the amount appropriated in December, 1933, plus the twenty million dollars from the bond issue, should be sufficient to cover the fifteen-month period from December 1, 1933, through at least February 28, 1935, the end of the second month of the regular biennial legislative session of 1935. If the past ordinary rate of expenditure of about six million dollars a month should continue unchanged by any of the factors noted above, ninety million dollars would be required. If half of this amount came from federal funds (approximately the present proportion), forty-five million dollars rather than the forty million dollars appropriated would be required from state funds.

Report of the executive director.—About the middle of December, 1933, just as the special legislative session ended, the first official report regarding emergency relief in Pennsylvania was issued. This document, entitled *Unemployment Relief in Pennsylvania, September 1, 1932—October 31, 1933*, was a comprehensive report of about a

hundred pages by Eric H. Biddle, executive director of the S.E.R.B., "to the Board itself, to the General Assembly, and to the people of Pennsylvania."

The report as a whole was marked by an honest effort to appraise results and tendencies and by the frankness of its presentation. In a courageous chapter of appraisal and discussion of the future program, Mr. Biddle submitted sweeping recommendations, many of which were in harmony with the best social thinking in the state. Briefly summarized, these recommendations were substantially as follows:

1. The Federal-State local partnership should continue in the long-time relief program, but the local community should make the basic contribution of funds and should have a large measure of administrative control.
2. The State Relief Administration should have power to maintain adequate standards and to co-ordinate local, State, and Federal relief.
3. A local unpaid citizens' board should be retained as the local relief authority.
4. Personnel should be on a civil service basis, "to remove these offices entirely from the sphere of partisan politics."
5. The State Relief Board should be composed not of ex officio State officials but of three to five citizen members, appointed by the Governor with the confirmation of the Senate, and having overlapping terms.
6. Work relief which in a great number of instances has been nothing more nor less than forced labor, bitterly and justly resented by the free American citizens upon whom it has been imposed, should be abolished. Work relief in its usual form is neither real work nor real relief. The Civil Works Administration plan supersedes work relief. It provides real work at real wages on public works that are of permanent social and economic value.
7. Relief should be provided for shelter [rent] where necessary as part of the relief budget.
8. Relief should be given on a budgetary deficiency basis; and relief expenditures per family should be materially increased.
9. Any long-time program should "provide for relief in cash, and cash only."
10. A long-time public relief program should be developed on the basis of (1) local consolidation of local public relief services; (2) a local unpaid citizen board and a paid qualified executive responsible to the board; (3) a substantial proportion of relief funds from the State; (4) State leadership and supervision, and continued Federal participation.

This report was published by the executive director under a general grant of authority from the Board to issue a report, but the document itself was not reviewed by the Board prior to publication.

At least one member of the Board pointed out publicly that the report contained the recommendations of the executive director rather than the Board; but if there has never been any formal confirmation of these recommendations by the Board, there has also been no official disavowal of any of them.

THE S.E.R.B. TODAY

Much of the picture of the present situation has already been foreshadowed in the preceding historical review. However, it seems desirable to summarize briefly the basic elements of this situation, in order to give a more unified description as the foundation for the discussion of problems, resources, and tendencies.

Organization of the S.E.R.B.—The field service occupies the key-position as the channel between the State Board and its many departments and the County Board in its various functions. From the beginning the field service has been under the direction of experienced social workers. The present field director is Alvin R. Guyler, who succeeded F. Richard Stilwell in this position in the fall of 1933. The field staff also has been kept on a professional social-work basis, and political appointments have (though with occasional difficulty) been rigorously excluded. As of March 31, 1934, the S.E.R.B. staff contained 117 persons, classified as shown in Table II.²²

Local organization.—Thirty of the sixty-seven counties are grouped into nine relief areas; the remaining thirty-seven counties are outside the areas and have county emergency relief boards as the local emergency-relief authorities. All areas and all except one county are now operating on the unit control basis. As described in the executive director's report:

This system centralizes the supervision and regulation of relief disbursements in the office of the Local Board in the following manner:

1. Investigation of relief needs and issuance of relief orders by the staff of the Local Board only.
2. Maintenance of adequate centralized accounting and statistical records necessary for proper budgetary control.
3. Centralization of all relief activities, case records, and accounting control in the administrative office of the Local Board.

²² The data for this table and subsequent tables and figures were obtained through the courtesy of the Division of Research and Statistics of the State Emergency Relief Board, except as otherwise noted.

PENNSYLVANIA AND UNEMPLOYMENT RELIEF 275

Personnel.—The personnel of the area and county emergency relief boards, as of February 28, 1934, included a total of 4,367 employees.²³ The operation of the S.E.R.B. in the field of personnel administration is thus described:

The local County Emergency Relief Board is responsible for the employment and releasing of all members of the C.E.R.B. staff. Applications, however, of all persons are referred to the S.E.R.B. office and are approved in the S.E.R.B. office by the department directly responsible for that work and by the Personnel

TABLE II
CLASSIFICATION OF EMPLOYEES OF PENNSYLVANIA S.E.R.B.,
AS OF MARCH 31, 1934

Division or Department	Total Employees*	Administrative and Professional	Stenographic, Clerical, Etc.
Executive.....	5	2	3
Field Service.....	16	11	5
Research and Statistics.....	6	4	2
Medical Care.....	2	1	1
Transients.....	4	1	3
Personnel.....	4	2	2
Publicity.....	4	1	3
Purchasing.....	22	13	9
Controller.....	54	26	28
Total	117	61	56

* Of these 117 employees, 31 were carried on the C.W.A. administrative pay-roll; this represented the degree of administrative co-ordination between the S.E.R.B. and C.W.A.

Standards Consultant. Before a person is definitely rejected by the Harrisburg office for a position, the executive director is written a letter that gives the basis of the S.E.R.B. office questioning the appointment, and is asked to state what qualifications he felt the worker had, or what his special reason was for requesting his appointment. The personnel office of the S.E.R.B. recruits supervisors and experienced workers, secures their references and refers the application and references to the county board for their approval and their decision. If it is at all possible, we try to refer more than one application at a time. We also wish to have the county board interview the applicants before making a decision. The applications are reviewed in Harrisburg for the education and experience, background for position, and for the salary that is being paid.

²³ Memorandum from Miss Marjorie Merrill, director, Personnel Division, S.E.R.B., to Arthur Dunham, April 6, 1934.

Since last November we have had a Personnel Advisory Committee that met monthly. This committee has worked out examinations that have been given for assistant supervisors and for junior visitors. They have discussed personnel practices and have made recommendations concerning sick leave, vacation, etc. This committee is composed of experienced social workers who are either executive directors or supervisors in the C.E.R.B. Other people from the other counties or from other organizations have been asked to attend these meetings to discuss points in which they were particularly interested. Miss Dorothy Kahn is chairman of this committee.

The first examination that was given was in the nature of an experiment and was for the assistant supervisors. This examination which has been taken by 200 to 250 people is being graded by a central examining committee made up of three people outside the agencies and two members of the S.E.R.B. From this examination we hope to get a clearer thinking on the assistant supervisor job, a better idea of what constitutes experience and training for this job, and also to secure some persons from private agencies.

The quality of the relief personnel has greatly improved since the early days of the emergency-relief organization. There have been instances in which local politics have played a part in relation to appointments and personnel; but the personnel policy of the state relief administration has been vigorously directed toward the development of personnel appointments on a merit basis and toward the elimination of political domination or influence in reference to personnel.

Types of relief.—When the S.E.R.B. came into existence, it had inadequate state funds and no federal funds. It therefore decided at the outset that the available funds should be applied to food relief only, as being probably the most vitally necessary form of relief, and that other types of relief should be left to local agencies. The one exception to this rule was that certain funds were appropriated for cash work relief on the state highways.

As federal funds became available and as it became clear that local agencies could not meet all non-food relief needs, the S.E.R.B. gradually added other types of relief. Some fuel relief was granted as early as October, 1932; clothing relief, in the form of footwear only, was begun in December, 1932; other forms of clothing relief in January, 1934; medical relief in December, 1933. The thrift-garden program was initiated in the spring of 1933. No relief has been given for the payment of rents.

The total expenditures for relief for the eighteen-month period of September 1, 1932—February 28, 1934, were as shown in Table III.

All relief, except work relief on the state highways, has been given in kind rather than in cash. The "food order," addressed "to any vendor of food in Pennsylvania," and the commissary have been the methods of distributing food relief. Fuel orders have been used for fuel relief. Shoes and clothing have been bought in bulk, at wholesale prices, by the state and distributed to local units. Medical care also has been handled through a system of "medical relief orders."

TABLE III
TOTAL EXPENDITURES FOR UNEMPLOYMENT RELIEF IN PENNSYLVANIA, FROM STATE AND FEDERAL FUNDS, SEPTEMBER 1, 1932—FEBRUARY 28, 1934

Types of Relief	Expenditures	Per Cent
Food.....	\$ 93,251,168.06	82.3
Cash relief (work relief on highways).....	8,464,093.98	7.5
Administration (state and local).....	4,251,556.68	3.7
Shoes and clothing.....	3,442,835.87	3.0
Fuel.....	2,647,309.82	2.3
Thrift gardens.....	438,661.85	0.4
Medical care.....	192,404.86	0.2
Federal surplus-food purchases and distribution.....	200,828.58	0.2
Miscellaneous.....	426,385.82	0.4
Total.....	\$113,315,245.52	100.0

This process of development and these methods of distribution have produced an unfortunate manner of thinking about relief and families needing relief in terms of certain categories of needs. The order system has created a tendency to think in terms of families-who-need-food, families-who-need-fuel, families-who-need-shoes, etc. In recent months there have been more and more protests against these habits of thought. As one social-work leader has phrased it, one must think of families as families and not as bundles of separate and distinct needs. Relief must be given on the basis of the total family situation and the family's needs as a whole. This point of view was expressed in Mr. Biddle's report, when he declared for "relief . . . given on a budgetary deficiency basis" as required by the

F.E.R.A. regulations. This implies cash relief and more adequate relief grants.

Adequacy of relief.—Relief is obviously inadequate when it is not based on a budgetary deficiency basis and does not include the item of shelter.

The increase in the average monthly food grant per family during the period of the S.E.R.B.'s existence is indicated in Table IV.

Standards of administration.—It is difficult to measure efficiency of administration in unemployment relief, partly because of the

TABLE IV
AVERAGE FOOD GRANT PER CASE EACH MONTH,
SEPTEMBER, 1932, THROUGH OCTOBER, 1933

Month	Amount	Month	Amount
September, 1932.....	\$ 7.23	June, 1933.....	\$14.52
October, 1932.....	10.61	July, 1933.....	13.99
November, 1932.....	11.85	August, 1933.....	16.61
December, 1932.....	13.14	September, 1933.....	16.40
January, 1933.....	12.93	October, 1933.....	16.29
February, 1933.....	12.31	November, 1933.....	16.03
March, 1933.....	14.06	December, 1933.....	15.93
April, 1933.....	12.71	January, 1934.....	14.71
May, 1933.....	14.43	February, 1934.....	16.97

question of what measuring rod should be applied and partly because of a lack of adequate objective tests of efficiency. Unemployment relief on its present mass scale is still relatively new. Obviously it has to be handled on quite a different basis from normal-time family welfare and relief work. Probably the F.E.R.A. standards represent a fair formulation of what we now think of as reasonably effective emergency-relief administration.

Measured in terms of family life and human values, no program of unemployment relief is, or ever will be, satisfactory. Relief itself, when applied to normal adults, is a symptom of social disorder—a confession of our collective failure to develop more intelligent methods of dealing with social problems.

Recognizing this basic fact, and recognizing also the weaknesses and inadequacies of Pennsylvania's unemployment-relief program, it is probably true that the Pennsylvania program would rate among the five or six most effective state emergency-relief programs that

have been developed. Certainly, if the present program is measured against the standards which prevailed over much of the state in the fall of 1932, it is clear that amazing progress has been made toward the goal of humane and effective administration.

To this end many factors have contributed: the strengthening of the state's hands by the F.E.R.A.; the tightening of state control; the patient and unremitting efforts of the S.E.R.B. field staff; the clear formulation of standards and procedures in the *Handbook*, and elsewhere; the educational processes of the regional conferences; the improvement of the citizen personnel on the local boards; the erection of intercounty relief areas; and, probably most of all, the employment of more and better-qualified members of the paid staffs.

Critics of the S.E.R.B. have usually attacked its administrative costs and the extent to which paid workers have been employed. Table III indicates that the S.E.R.B.'s administrative costs have amounted to \$4,251,556.68 for eighteen months, or 3.7 per cent of the total amount of \$113,315,245.52 which has been expended. What these figures really indicate, to anyone familiar with relief administration, is the fact that *the state relief administration has been spending far too little on administration to assure a decent job.*

The employment of adequate personnel and the reduction of the individual visitor's caseload to a reasonable figure is the chief method of saving money for the taxpayer in administering public relief. This has been demonstrated time and again. The evidence is massed with startling effect in the executive director's report. Let us cite two instances:

On June 1, the granting of relief in one county was taken over by a staff of paid investigators. From June first to September twenty-third, 13,441 cases that had previously been receiving relief were investigated. Of these cases, 6,379, or 47.5 per cent, were found to be ineligible for unemployment relief. The savings in relief funds effected through investigation by paid trained investigators was \$21,050.00 per week or \$90,515.00 per month. This investigation was accomplished with 19 investigators, paid a total monthly salary of \$2,158.60. This gave a net saving of over \$88,000.00. Thus, in this county each dollar expended for administrative expenses resulted in a net saving of approximately \$42.00 per month. . . .

In a city where the caseload per visitor had been 158 families, additional visitors were employed in one district and the caseload per visitor reduced to 85 families. . . . In one month's time, the additional visitors effected a net

saving in relief expenditures of \$2,864.04. The salary paid those additional workers during the month was \$520.00.²⁴

No one knows exactly where the point of diminishing returns lies in respect to relief caseloads. In the light of available evidence, however, the writer inclines to the opinion that, even measured by purely economic standards, *a caseload of more than one hundred cases per visitor probably means a plain waste of the taxpayer's money.*

In Pennsylvania, as elsewhere, many persons have been slow to grasp such simple facts as the following: If it takes \$4,000 to administer \$96,000 of relief, it costs the community a total of \$100,000 and the administrative costs are 4 per cent. If you double your administrative costs and by so doing save \$10,000, you will spend \$86,000 for relief and \$8,000, or 9 per cent, for administration. Your administrative costs will be doubled, but your *total* expenditures will be only \$94,000 as against \$100,000 previously, or a saving of \$6,000 to the community. This is what has happened in Pennsylvania over and over; raising administrative costs and cutting down the caseload per visitor has reduced total expenditures from tax funds in a county.

The size of the job.—The present size of Pennsylvania's unemployment-relief job is indicated by the following facts:

1. The number of workers totally unemployed on February 15, 1934, was estimated by the State Department of Labor and Industry as 980,467, or 26.3 per cent of the total wage-earners of the state. This included 248,898 on Civil Works projects.
2. The number of families and individuals receiving emergency relief on February 28 was: 263,231 families, or about 1,216,985 individuals; 48,767 single residents, or 48,767 individuals; 311,998 total cases, or about 1,265,752 individuals.
3. Expenditures from state and federal emergency relief funds for the month of February, 1934, totaled \$8,299,109.26.

The fluctuations in the number of unemployed and the number of relief cases are shown in Table V.

Large as the present totals are, they represent a decrease of 398,884 unemployed since March, 1933, and a decline of 154,529 relief cases since May, 1933. So much progress has been made during the first year of the national recovery program.

As the article is being written (April, 1934), the S.E.R.B. is facing

²⁴ *Unemployment Relief in Pennsylvania*, pp. 46 and 47.

another of those recurring financial crises which have been so devastating to the security of both the families on relief and the state and local relief administrators. Liquor sales have not yielded the expected amount of profit; state relief funds thus far appropriated are nearly exhausted. Pennsylvania has not yet faced the realities of financing its unemployment-relief program or the implications of that program in terms of taxation. Of the state and federal funds

TABLE V
TOTALLY UNEMPLOYED PERSONS AND NUMBER OF CASES ON
RELIEF IN PENNSYLVANIA, SEPTEMBER, 1932,
THROUGH FEBRUARY, 1934

Month	Total Number Unemployed*	Cases on Relief†	Month	Total Number Unemployed*	Cases on Relief†
September, 1932.....	1,203,186	146,959	June, 1933.....	1,259,987	432,533
October, 1932.....	1,099,444	213,874	July, 1933.....	1,147,179	392,605
November, 1932.....	1,099,841	266,141	August, 1933.....	1,037,606	341,107
December, 1932.....	1,113,996	319,093	September, 1933.....	900,303	318,114
January, 1933.....	1,309,850	366,928	October, 1933.....	906,787	323,601
February, 1933.....	1,321,842	415,397	November, 1933.....	893,337	325,959
March, 1933.....	1,379,351	437,035	December, † 1933.....	867,022	297,270
April, 1933.....	1,346,549	444,602	January, † 1934.....	1,028,563	272,985
May, 1933.....	1,314,835	454,884	February, † 1934.....	980,407	311,998

* Middle of month (Bureau of Accounts and Statistics, Department of Labor and Industry Estimates)

† End of month.

‡ For these months the number of placements reported on CWA were as follows: December, 75,301; January, 287,513; February, 248,898. Therefore, if these were subtracted from the number reported unemployed for these months, the result would be: December, 791,721; January, 741,050; February, 731,569.

made available for expenditure in Pennsylvania during the period September 1, 1932—February 28, 1934, \$67,501,384 (54.2 per cent) came from federal funds and \$57,000,000 (45.8 per cent) from state funds.

The state and federal funds for unemployment relief in Pennsylvania made available, allocated, and expended, September 1, 1932—February 28, 1934, are shown in Table VI.

LOOKING TOWARD THE FUTURE

I. The strengths of the Pennsylvania system.—Any future program of relief and public welfare in Pennsylvania must grow out of what now exists. What are the assets and liabilities in the present situa-

tion? In the first place, the following factors may be listed as elements of strength in Pennsylvania's emergency-relief program.

1. *Co-ordination of state and federal relief.*—From the beginning there has been complete integration of the administration of state and federal relief funds. Technically, the S.E.R.B. is an administrative body with full control as relates to state funds and it is purely advisory to the governor in respect to federal funds. But in practice the members of the Board have sat around the table and made decisions and determined policies in regard to both funds. While the Board has officially always observed the form of recommending to the governor what action should be taken in regard to federal funds, the governor has always accepted these recommendations.

TABLE VI

Funds made available.....	\$124,501,384.00	Allocated but unexpended, February 28, 1934..	\$ 7,093,070.64
Expended.....	113,315,245.52	Balance, available for allocation, February 28,	
		1934.....	4,093,067.84

Although this co-ordination of the two funds may seem so obviously desirable as to be a matter of course, yet it must be noted that the degree of co-ordination which has obtained has not been a matter of legal necessity but has been developed through the good sense and co-operation of the Board members. It should be noted also that the proposal that the poor-boards should handle state emergency relief funds, as was pointed out in the spring of 1933, contained the seeds of a possible separation in the administration of the two funds; so that the present integration represents a definite achievement.

2. *Flexibility.*—The broad grant of power which has permitted the S.E.R.B. to use existing agencies or to create new ones has been well adapted to an emergency situation. Under this power the county emergency relief boards were created; and later, when it seemed desirable, relief areas were set up in certain parts of the state. The relief organization can be adapted to new situations and new needs by executive regulations of the Board without the necessity of legislation.

3. The S.E.R.B. has *able executive leadership*. Mr. Biddle came to

the S.E.R.B. without previous experience in the field of relief or social welfare; but he has brought to the task a keen and retentive mind, unusual ability as an organizer and executive, a tremendous capacity for hard work, a real quality of creative leadership, and a growing tendency to consider the broader social implications of the relief program and the present situation. He has also not only administered the job without respect to politics, but has made vigorous efforts to eliminate politics where it entered or threatened to enter. On the whole, the leadership of the present executive director has been one of the chief elements of strength in the state's unemployment relief situation.

4. *Citizen participation* has been another element of strength. To no small degree, whatever success has been attained has been due to the devoted and unselfish efforts of the four hundred unpaid members of the C.E.R.B.'s and the countless additional persons who have served on local committees or in other voluntary positions. These citizens have rallied to the call of the state and have made an invaluable gift of civic service in time, thought, and effort in helping to meet a great crisis in the history of the commonwealth.

Incidentally, there seems to be some ground for a belief that there is a tendency at the present time toward less vital citizen participation in the relief program. Because of the high degree of centralization in the carrying-on of the program, it seems doubtful whether the average area or executive director feels that his primary responsibility is toward his local board or toward the state relief administration. It may be noted also that the local executive seems to be responsible directly to the state executive and not to be responsible through the local board.²⁵ Where relief areas have been organized, an area relief board composed of one person from each county in the area has been set up, but the county boards within the area, although theoretically they have been continued as advisory bodies, have had no real functions to perform and the tendency seems to be toward their disintegration within the areas. In so far as the local boards are allowed to become perfunctory or merely advisory, much of the vitality of the citizen service which has heretofore been given in the Pennsylvania relief program is likely to be lost.

²⁵ See *Unemployment Relief in Pennsylvania*, organization chart, p. 25.

5. *Qualified paid personnel*, appointed and maintained on a merit basis, has been one of the most important assets. Skill has been defined as doing a job right the first time; and the administration of relief requires skill. The growing emphasis upon qualified personnel and the determination that personnel shall not be dominated by politics has been one of the brightest spots in this whole experience of Pennsylvania with emergency relief.

6. *Minimum standards of relief administration* have been definitely formulated and considerable progress has been made in the attainment of these standards.

7. *Efficient business administration* has been consistently striven for. The relief administration is the equivalent of a seven-million-dollar-a-month business enterprise. Every effort has been made to administer these huge sums on approved principles of efficiency and with every possible safeguard in the handling of and accounting for all funds.

II. Problems.—Over against these strengths must be balanced the weaknesses of the Pennsylvania relief administration and the problems which it faces. These major problems may be summarized as follows:

1. *Relief program too often involved in politics.*—A clear distinction must be drawn here between the *administration* of the relief and the *determination of the relief program*. Over the state as a whole the relief administration has been kept rather notably free of politics. But in the determination of the broad outlines of the relief program, in deciding regarding appropriations and how they shall be administered, questions of relief policy have too often become entangled with political feuds and partisan considerations, and as a result the unemployed have been put to the torture of insecurity and uncertainty and the state has witnessed such shameful political jockeying in the face of human suffering as was seen during the regular legislative session of 1933.

Playing politics with human misery is indefensible. Pennsylvania will never have a wholly sound relief program until its program can be determined on the basis of human need, without the taint and corrosion of selfish political ambitions.

2. The present form of organization of a *state relief board com-*

posed of ex officio officials is thoroughly undesirable. The establishment of this form of Board was a compromise born of the conflict in the special session of the legislature in the summer of 1932. It was perhaps the best form of organization that could be obtained at that time. But it is not adapted to the needs of the relief program. As was pointed out in Mr. Biddle's report, "There is no assurance that the individual State officials designated to serve on the Board will be familiar with, or interested in, relief problems." Some of them may, indeed, be antagonistic to the whole program. There is no guaranty of unity of purpose or ability to act together on an emergency job where unity and rapidity of action are vitally important. Moreover, "the varying terms of these State officials have no relevance to the needs of the Board or to continuity of policy." There have already been two changes in personnel; but for the fact that the former auditor-general was elected state treasurer, there would have been three. It is possible that the election of 1934 will bring changes in three of the offices whose incumbents occupy places on the Board. This may leave only one member of the original personnel.

With full appreciation of the amount of time which has been given by the various members of the Board and of the valuable contributions which have been made by certain members of the Board, it must nevertheless be concluded that the *ex officio* Board as an administrative device is a clumsy, unsound, and ineffective piece of governmental machinery.

It is believed that the S.E.R.B. should be changed to a board of three or more outstanding citizens, appointed for their ability to direct a public relief program and without relation to politics. Appointment by the governor, with confirmation by the Senate, would seem the most natural method of appointment; although the original members of the Board might actually be named in the law or some other acceptable method of appointment might be devised.

3. The need of *an integrated relief policy* has already been referred to. This would imply the giving of relief on the basis of the total needs of the family and of the budgetary deficiency instead of issuing an endless series of "orders" for separate needs. The relief order is a clumsy instrument at best; when geared in as part of a highly centralized state system, it breeds bookkeeping, "paper work," and red

tape *ad nauseam*. Pennsylvania has come far enough along the road to stop administering relief with bales of paper.

4. *More adequate relief* is implied in relief on a budgetary deficiency basis.

5. In particular, *the item of shelter*, which is a basic human necessity, should be included in family-relief budgets.

6. *Cash relief* is related to the three preceding points. Inquiry has frequently been made as to "how long does an emergency continue to be an emergency?" It is obvious that unemployment relief is not a mere transitory phenomenon, and it is time to think seriously of the morale of those who must receive relief month after month. Any form of relief is bad enough; but cash relief at least does something to preserve self-respect, initiative, and a sense of human freedom. Cash relief is less undesirable than relief in kind as a basic relief policy.

7. *An adequate financial program* is vital to a sound relief program. As has already been pointed out, the state confronts the necessity of seriously facing her financial responsibility for over a million of her citizens who are without the means of support; and of facing that responsibility not through chaotic attempts to meet a series of recurring crises but through the development of a planned state fiscal program designed to yield the necessary revenues over a period of years.

8. *Adequate expenditures for administration* are a necessity if the taxpayer's money is not to be flagrantly wasted. Adequate expenditures for administration are a humane essential and a fiscal economy.

9. Finally, Pennsylvania, in common with most of her sister-states, faces the necessity of *the development in the near future of a long-time integrated public relief program*. It seems fairly obvious that there is going to be no sudden absorption of the great mass of the unemployed in the immediate future, and that even the passing of the acute phase of the depression will leave the state with a larger long-time relief load than before the depression. How should this long-time load of unemployment relief be handled and how should it be related to other forms of relief?

By the end of the year 1934 Pennsylvania will have six forms of public relief, as follows:

1. *Poor-relief*—administered partly on a county and partly on a township and borough basis. There are 424 poor-districts and about 920 poor-directors, mostly paid elective officials.
2. *Mother's assistance* is administered, under a permissive act, in fifty-seven of the sixty-seven counties, by unpaid county boards of women trustees, under the supervision of the State Department of Welfare. Half of the funds come from the state, half from the counties. Over the state as a whole, mothers' assistance has attained a high level of efficiency.
3. *Veterans' relief* is administered by a State Veterans' Commission and by local veterans' organizations and other groups.
4. *Blind pensions* will go into effect on June 1, 1934, administered by mothers' assistance boards where they exist and by special boards in the other counties. Funds will come from the state.
5. *Old-age assistance* will go into operation on December 1, 1934. It also will be administered by Mothers' Assistance Trustees and by special boards in counties which do not have mothers' assistance. Relief funds will come from the state; administration from the counties.
6. *Unemployment relief*, administered by the State Emergency Relief Board and the area and county emergency relief boards, is the sixth form of public relief.

In the fall of 1933 Mrs. Liveright, the secretary of welfare, revived the discussion of a county welfare plan which has concerned forward-looking social workers and other citizens for several years. Out of a series of group conferences have emerged the outlines of a definite plan.

The Public Charities Association of Pennsylvania has taken the lead in the effort to secure legislation establishing the county welfare plan. The Association is advocating "a plan of modern county welfare organization for Pennsylvania based upon the following principles":

1. The establishment in every county of an appointed County Welfare Board composed of unpaid citizen members.
2. Appointment by the County Welfare Board of a paid Director, technically qualified for public welfare administration.
3. Administration by the County Welfare Board of poor relief, mothers' assistance, old age assistance, blind pensions, care of dependent and neglected children, and certain other public welfare services.²⁶
4. Appropriation of both State and local funds for administration by County Welfare Boards for public welfare services.

²⁶ The sponsors of this plan have advocated that the county welfare boards should "ultimately" administer unemployment relief.

5. Supervision of County Welfare Boards by the State, in order to safeguard the administration of State funds and to develop uniform standards of service throughout the Commonwealth.²⁷

It is difficult to judge at present whether unemployment relief can be assigned to the county welfare boards at the time of their establishment without "swamping the boat." The answer would seem to depend largely upon the size of the unemployment relief caseload, and no one can predict what this caseload will be at the beginning of 1935 or 1936.

The question arises also as to what should be done about the state organization of relief and public welfare services. The ultimate consolidation of the State Department of Welfare and the S.E.R.B. seems a desirable objective; but again it is a question whether the S.E.R.B. can be merged with any other department as long as its caseload continues at anything like the present level. On the other hand, as long as the two state agencies remain separate, the assignment of unemployment-relief administration to county welfare boards would mean that the county welfare board would be responsible to two state departments—to one for the administration of emergency relief and to the other for the rest of its program.

The next regular session of the Pennsylvania legislature will convene in January, 1935. From the present outlook, it would seem that this General Assembly is likely to face more fundamental issues in regard to public welfare than have confronted any Pennsylvania legislature within a decade, or perhaps within a generation; and the Assembly will have a corresponding opportunity of writing into the laws of Pennsylvania a public welfare program which may be second to that of no state in the Union.

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²⁷ *County Welfare Organization in Pennsylvania* (Philadelphia: Public Charities Association of Pennsylvania, 1934; 7 pp.). A statement adopted by the Executive Committee of the Public Charities Association of Pennsylvania, January 18, 1934, upon the recommendation of the Executive Committee of the Family Welfare and Relief Division of the Association.

REMOVAL OF NONRESIDENT STATE-POOR BY STATE AND LOCAL AUTHORITIES

THE terms "nonresident," "transient," "migrant," or "unsettled" are variously applied to one who has not resided in a state or local unit of a state for the period required by statute to establish such a legal settlement in such state or unit as would entitle him to relief in case he became a public charge by reason of poverty or distress. The so-called transient cases are usually those of transient persons who have been in a particular state less than the period required to gain a legal settlement, have fallen into distress, and need the aid of a public or private social agency. By reason of such a condition, a person may become removable by the state or local unit in which he is found to the state where he has his legal settlement.

This article covers primarily the interstate removal of state-poor, by which term as herein used is meant poor persons who have no legal settlement in the state in which they become chargeable to the public on account of poverty.

STATE LAWS AUTHORIZING STATE OR LOCAL AUTHORITIES TO REMOVE STATE-POOR

It may be that state and local poor relief and the removal of unsettled poor persons, as generally authorized by the laws on poor relief, are now to some extent suspended, because of federal and state emergency relief legislation; but it would seem that, in view of the economic depression, the unsettled poor, who travel from state to state will after more normal conditions prevail present an even greater problem to the public welfare authorities. It will, therefore, be useful to know the general scope of the existing permanent legislation, so that when the emergency is over such legislation may be strengthened in favor of persons who fall into distress in states where they have no settlement.

A number of states have statutes authorizing the removal of non-resident poor persons to the state where they have a legal settle-

ment.¹ Under such statutes, the state-poor may be removed by the local poor law officials in most of these states,² by the state authority in several other states,³ and by both the local or state authorities in at least two states, New Jersey and Virginia.⁴ Removal by the state may apparently also be made by the state authority in Kansas, Maine, New Hampshire, and Vermont, under statutes authorizing these states to make interstate agreements for the mutual exchange and removal of the nonresident poor.

It appears that under recent legislation in two additional states, Nevada and Wisconsin, removal of poor by the state is also made possible. Nevada authorizes the newly created state board of charity and public welfare to "formulate such plans as may seem socially expedient for the care of vagrant and nonresident transients and wandering unemployed persons who shall fall into distress within the boundaries of the State"; and Wisconsin reserves to itself the right to deal with neighboring states "in regard to the question of legal settlement for the purpose of support and relief of the poor."⁵

In view of the increasing number of unsettled poor persons during the years of the economic depression, it is indeed surprising that, in these years, the state legislatures have generally failed to recognize the responsibility of the state, rather than of the local unit, for a more effective interstate removal of the unsettled poor.

STATE LAWS AUTHORIZING INTERSTATE AGREEMENTS FOR THE REMOVAL AND EXCHANGE OF STATE-POOR

In the absence of any reciprocal interstate arrangement for the removal and interchange of nonresident poor persons, a statute, authorizing removal of a nonresident poor person to the state where

¹ California, Connecticut, Indiana, Iowa, Kansas, Maine, Massachusetts, Michigan, Minnesota, Nebraska, New Hampshire, New Jersey, New York, North Dakota, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, South Dakota, Vermont, Virginia, West Virginia, Wyoming.

² California, Iowa, Maine, Michigan, Nebraska, New Hampshire, North Dakota, Ohio, Oklahoma, Pennsylvania, South Carolina, South Dakota, Vermont, West Virginia, and Wyoming.

³ Connecticut, Indiana, Massachusetts, Minnesota, New York, and Rhode Island.

⁴ In New Jersey the local officials must negotiate removals of state-poor through the state commissioner of institutions.

⁵ *Nevada Laws*, 1933, chap. 131; *Wisconsin Laws*, 1933, chap. 408.

he has a legal settlement, may be ineffective because it may not be binding upon the state of his settlement and such state may refuse to accept him for public relief. Judicial opinion varies as to the effectiveness of such a statute. Some state courts have held that, under such a statute, the nonresident poor may be removed to another state,⁶ whereas other state courts have held that such a statute is ineffective for want of power to enforce the order to remove in the other state.⁷

In this connection, a case decided recently by the Supreme Court of North Dakota may also be of interest.⁸ The facts in this case were that the defendant, a woman with seven minor dependent children, claimed residence in a county in North Dakota. On August 22, 1929 (the case was decided September 27, 1929), she and her children were taken into custody by the police officers and placed in the county poor farm; and the cause for this restraint was a warrant of deportation issued by a justice of the peace on the overseer's complaint that this family had received poor relief since April, 1929, but were properly residents of Minnesota. The question was whether the warrant of removal had any validity and justified the action of the respondent officers thereunder. The Supreme Court of North Dakota, citing the pertinent law,⁹ construed it as authorizing removal only from one poor relief district to another within the state and as having "no effect outside of the state of North Dakota," and the court ordered the release of the family from custody.

Presumably in view of the doubtful status of laws for interstate

⁶ *Niskayuna Overseers of Poor v. Guilderland Overseers of Poor*, 8 Johns (N.Y.) 412; *Thompson's Case*, 4 City Hall Rec. (N.Y.) 43. See also 48 C.J. 498.

⁷ *Juniata County v. Delaware Tp.*, 107 Pa. St. 68; *Limestone v. Chillisquaque*, 87 Pa. St. 294; *Georgia v. Grand Isle*, 1 Vt. 464; *Hilborn v. Briggs*, 58 N.D. 612, 226 N.W. 737.

⁸ *Hilborn v. Briggs*, 58 N.D. 612, 226 N.W. 737.

⁹ This law reads as follows: "Upon complaint of any overseer of the poor, any justice of the peace may, by his warrant directed to and to be executed by any constable or by any other person therein designated, cause any poor person found in the township of such overseer likely to become a public charge, and having no legal residence therein, to be sent and conveyed at the expense of the county, *to the place where such person belongs* [underscores supplied], if the same can be conveniently done; but if he or she cannot be so removed, such person shall be relieved by such overseer whenever such relief is needed." (*North Dakota Compiled Laws*, 1913, sec. 2515, now repealed by the new poor relief law of 1933 [*North Dakota Laws*, 1933, chap. 97]).

removal of the nonresident poor, some states have recognized the wisdom of authorizing by statute the making of interstate agreements for the mutual exchange and removal of nonresident poor persons. At this time, however, there appear to be only eight states which give by specific statute to some state administrative department the authority to make with other states reciprocal interstate agreements for the removal of poor persons without legal settlement in the particular state.¹⁰ In some of these states such authority is given to the state department which administers the laws on public welfare; and it is generally conceded by authorities on social welfare that such departments are best qualified to handle such removals.

The scope of these statutes is as follows: In Connecticut, the state agent of the department of state agencies and institutions may enter into reciprocal agreements with other states regarding the interstate transportation of poor and indigent persons and arrange with the local authorities for the acceptance and support of persons receiving public aid in other States. In Indiana the board of state charities¹¹ and in Kansas the state board of administration may make agreements with other states for arbitration of disputed questions of the settlement of certain persons and for their return to their proper residence; and these persons are defined as the insane, feeble-minded or epileptic, and "other dependents," in Indiana, and the "insane . . . , paupers, and other dependents," in Kansas. In Maine, the department of health and welfare may make "reciprocal agreements" with corresponding agencies of other states for "acceptance, transfer and support of persons going from one state to another and becoming public charges."¹²

¹⁰ *Connecticut Laws*, 1933, p. 202; *Indiana, Burns' Annot. Stat.* 1926, sec. 4157; *Kansas Rev. Stat.* 1923, sec. 39-109; *Maine Laws*, 1933, chap. 188; *New Hampshire Laws*, 1931, chap. 91, and 1933, chap. 79; *New Jersey Laws*, 1931, pp. 931, 1243; *Vermont Laws*, 1931, No. 58, secs. 1, 3; *Wisconsin Laws*, 1933, chap. 408.

¹¹ Now the department of public welfare in the executive department.—*Indiana Laws*, 1933, chap. 4.

¹² There is, however, still in force a law which provides in effect that: On complaint of overseers of the poor that a poor person, chargeable to the town, has no settlement in the state, any judge of a municipal or police court, or a trial judge, may cause such person to be sent, at the expense of the town, beyond the state limits to the place where he belongs.

In New Hampshire,

The secretary of the State board of public welfare, subject to the approval of the attorney-general, is . . . authorized to enter into reciprocal agreements with other States regarding the interstate transportation of poor and indigent persons and to arrange with the proper officials in this State for the acceptance and support of persons receiving public aid in other States in accordance with such reciprocal agreements;¹³

and the law also authorizes the attorney general to fix in such agreements a minimum period of residence in the foreign state, and makes it lawful to return a poor person, who has resided less than such period in the foreign state, to the town or place in New Hampshire where he last resided or had a settlement. In New Jersey, the county adjuster (an official who acts in cases of commitment of insane persons) must, on application of any local welfare official, take the necessary steps for the removal of any poor person without New Jersey by negotiating with the proper authority in the other state through the state commissioner of institutions and agencies, of the state of New Jersey, for the reception of such person who may be properly removable to any place in such state. In Vermont the law is similar to that of New Hampshire. The attorney general of Vermont is by statute authorized to enter into a reciprocal agreement with the attorney generals of other states (if they have a similar statute) regarding the interstate transportation of poor and indigent persons, and to fix definitely the minimum period of residence in the foreign state; and the statute makes it lawful to return a poor person, who has resided less than such period in the foreign state, to the town in Vermont where he last resided three years supporting himself and family. The pertinent statute in Wisconsin is interesting. It merely provides that: "This state reserves the right to deal with neighboring states on a reciprocal basis in regard to the question of a legal settlement for the purpose of support and relief of the poor."

Under the statute of one other state, Oregon, the state board of control must return all nonresident "public charges" to the state in which they have a legal settlement; and, to facilitate such return, the board may enter into a reciprocal agreement with other states for the

¹³ Under an earlier law (*New Hampshire Laws*, 1931, chap. 91), which is still partially in force, such authority was vested only in the attorney general.

mutual exchange of such nonresident public charges confined in similar institutions of such other states but who are residents of Oregon. The statute provides that all expenses for returning nonresidents must be paid by the state of Oregon, but the expenses of returning residents to this state shall be borne by the state making the return. But the term "public charges" is by definition limited to persons who may be admitted or committed to any public institution of the state.¹⁴

The states in general have assumed the responsibility for support of the insane and the delinquent classes in state institutions, whereas the support of the poor is a local responsibility. In this connection it is interesting to note that the legislatures in a number of states did not hesitate to place upon the state the burden of removal of such classes or to authorize interstate reciprocal agreements for their removal or interchange; and statutes which thus make the state responsible are of earlier origin and more common than those which make the state responsible for the interstate removal of nonresident poor persons. The removal of nonresident dependent or defective persons found in the state or in state institutions is authorized by the statutes of at least twenty-one states.¹⁵

A reference to a few of these states will serve to illustrate this type of interstate removal of nonresidents. In Arizona, for example, the board of directors of state institutions may enter into "reciprocal agreements or arrangements" with officers of other states for the mutual exchange of nonresident public charges confined in the state hospital for the insane or in the state industrial schools for delinquent children. The board may approve in writing the return of any resident of Arizona confined in a public institution of another state, corresponding to hospitals or asylums for the insane or of a state institution for the reformation of delinquent minors. The expenses for returning nonresidents of other states are paid by Arizona, but the expenses for returning Arizona residents are not to be borne by

¹⁴ *Oregon Code*, 1930, secs. 67-2303.

¹⁵ Arizona, California, Colorado (dependent aliens), Idaho, Illinois (aliens), Indiana, Iowa, Kansas, Massachusetts, Michigan, Minnesota, Nevada (implied by *Nevada Law*, 1933, chap. 131), New Jersey, New Mexico, New York, Ohio (implied by the law *Page's Annot. Gen. Code*, 1931, sec. 1817), Oregon, Pennsylvania, Rhode Island, Vermont, Wisconsin.

this state. A law in California, similar to that in Arizona, permits removal of nonresident delinquent boys and girls, who may be committed to or are in the state schools, to the state of their residence; but reciprocal agreements with other states are authorized only for the interstate removal and interchange of insane persons. In New Mexico interstate agreements are authorized for the removal and mutual exchange of insane persons. In Pennsylvania, the state department of public welfare is empowered to investigate the residence of nonresident indigent insane persons, committed to a state hospital, to return them to their state or country, and to contract with such state or country relative thereto; and the department may also return nonresident indigent feeble-minded and epileptic persons to other states.¹⁶

It would appear that the states, in which the public relief of the poor in general is a local responsibility, are not much concerned about reciprocal agreements for interstate removal of such poor. On the other hand, the states, in which the responsibility for unsettled poor persons belongs to the state,¹⁷ are more active in returning such persons to the states of their settlement, and are more inclined to authorize the proper interstate agreements.

It would seem clear that the problem of removing the nonresident poor can be more adequately solved in states which authorize by statute the proper state department to enter with other states into an agreement for the proper removal of such poor. Such statutory authority would seem to afford a much more effective arrangement for the care of the unsettled poor than where a statute merely authorizes the removal of a poor person from the state where he is found to the state where he has his legal settlement, and no provision is made binding the other state to accept the person removed.

CONSTITUTIONALITY OF LAWS FOR INTERSTATE AGREEMENTS

Since interstate agreements extend beyond the jurisdiction of one particular state, the question may be raised as to whether any lim-

¹⁶ *Arizona Code*, 1928, sec. 2932; *California, Deering's Political Code*, 1931, sec. 2191; *New Mexico Law*, 1933, chap. 76, sec. 26; *Pennsylvania Purdon's Statutes*, Title 71, sec. 1473(5), and see also Title 71, sec. 599 and Title 50, sec. 632.

¹⁷ As in Connecticut, Maine, Massachusetts, New Hampshire, New York, and Vermont.

itation in the Constitution of the United States would prevent the states from entering into the type of interstate agreements herein considered.

The Constitution of the United States by clause 3 of section 10 of Article I imposes the following restriction upon interstate agreements: "No State shall, without the Consent of Congress, . . . enter into any Agreement or Compact with another State, . . ." It is well settled by the courts that the states are sovereigns and may enter into any compact or agreement they see fit with each other, except as prohibited or restricted by section 10 of Article I of the Constitution.¹⁸ There appears to be nothing in the constitution which would prohibit the states from entering into interstate agreements for reciprocal interchange or removal of nonresident poor persons.¹⁹ But it seems important to determine whether a mere social agreement between two states, stipulating for the interchange or removal of nonresident poor persons, is an "agreement" or "compact" for validity of which the consent of Congress must be obtained under the clause which requires such consent. There is no court decision precisely in point. In a frequently cited case, however, decided by the Supreme Court of the United States,²⁰ that Court has expressed the opinion that there are many matters upon which different states may agree without the necessity of obtaining the consent of Congress.²¹

In that case, which involved the validity of a compact between Virginia and Tennessee as to the boundary line between those two states, the Supreme Court speaking by Mr. Justice Field and point-

¹⁸ *Wharton v. Wise*, 153, U.S. 155; *Georgetown v. The Alexandria Canal Co.*, 12 Peters 91 (U.S.); *Marlatt v. Silk*, 11 Peters 1; *Hawkins v. Barney*, 5 Peters 457. See also 25 R.C.L. 372.

¹⁹ Clause 1 of this section provides, in part, that: "No state shall enter into any treaty, alliance or confederation; . . . [or] pass any . . . law impairing the obligation of contracts." This clause does not appear to have any material application to the type of agreements herein considered.

²⁰ *Virginia v. Tennessee*, 148 U.S. 503, 517, 519. (See also the leading case of *Holmes v. Jennison*, 14 Peters 571. And see Willoughby, *The Constitutional Law of the United States* [2d ed.], I [1929], 307.)

²¹ Incidentally, this court in the same case held that the consent of Congress to an agreement between states may be subsequent thereto and that such consent may even be implied.

ing out that the terms "compact" or "agreement" in the Constitution do not apply to every possible compact or agreement between one state and another, said that:

.... The terms "agreement" or "compact" taken by themselves are sufficiently comprehensive to embrace all forms of stipulation, written or verbal, and relating to all kinds of subjects; to those to which the United States can have no possible objection or have any interest in interfering with, as well as to those which may tend to increase and build up the political influence of the contracting States, so as to encroach upon or impair the supremacy of the United States or interfere with their rightful management of particular subjects placed under their entire control.

There are many matters upon which different States may agree that can in no respect concern the United States. If, for instance, Massachusetts, in forwarding its exhibits to the World's Fair at Chicago [1893], should desire to transport them a part of the distance over the Erie Canal, it would hardly be deemed essential for that State to obtain the consent of Congress before it could contract with New York for the transportation of the exhibits through that State in that way. So in case of threatened invasion of [pestilence] it would be the height of absurdity to hold that the threatened States could not unite in providing means to prevent and repel the invasion of the pestilence, without obtaining the consent of Congress, which might not be at the time in session. If, then, the terms "compact" or "agreement" in the Constitution do not apply to every possible compact or agreement between one State and another, for the validity of which the consent of Congress must be obtained, to what compacts or agreements does the Constitution apply?

.... Looking at the clause in which the terms "compact" or "agreement" appear, it is evident that the prohibition is directed to the formation of any combination tending to the increase of political power in the States, which may encroach upon or interfere with the just supremacy of the United States.

The language in the foregoing decision is quoted with approval in later cases by the Supreme Court of the United States.²² The applicable rule is set forth in the *Cyclopedia of Law and Procedure* as follows:

This provision, however, does not apply to every possible agreement or compact between two States, but only to such as might tend to increase the political power of the states affected, and thus encroach upon or interfere with the supremacy of the United States; agreements which can in no respect concern the United States may be made by the states without the consent of Congress.²³

²² *Stearns v. Minnesota*, 179 U.S. 223; *Louisiana v. Texas*, 176 U.S. 1; *Wharton v. Wise*, 153 U.S. 155. (See also *McHenry County v. Brady* [North Dakota], 163 N.W. 540.)

²³ 36 Cyc. 838.

In view of the decision in the case of *Virginia v. Tennessee*, it would appear that agreements between the states for the reciprocal interchange and removal of nonresident poor may well be classed with those agreements of the character mentioned by the court which would not require the consent of Congress for their validity. Such agreements would seem to be, in effect, nothing more than a social safeguard against an invasion by persons who are or may become public charges and for the prevention of unduly assuming or shifting the responsibility for relief of the poor from one state to another. It may be that if the constitutionality of interstate agreements for the interchange or removal of nonresident poor were submitted to the Supreme Court of the United States, that court might, in view of this decision, take the position that the states should feel free to protect themselves against undesirable social or economic conditions through proper agreements or compacts with each other; and that such agreements are constitutional and do not require the consent of Congress for their validity.

CERTAIN STATE COURT DECISIONS RELATING TO THE CARE
AND REMOVAL OF NONRESIDENT POOR

The statutes of most of the states provide that a nonresident poor person should be relieved by the local district in which he may be found in destitute condition. These statutes usually also provide that such local district may recover the expenses for relief of such a person from the district where he has his legal settlement.²⁴

The courts in general have recognized, more fully than the local poor officials, the justice of giving emergency relief to nonresident poor.²⁵ In a leading case,²⁶ for example, the Supreme Court of the state of Ohio, referring to some earlier cases in point, said:

These cases proceed on the principle that the sufferings of paupers and of indigent persons shall be relieved by the townships where they may be found

²⁴ See: "Statutory Provisions Relating to Legal Settlement for Purposes of Poor Relief." *Social Service Review*, VII (1933), 95, 102.

²⁵ *Goshen v. Stonington*, 4 Conn. 209, 10 Am. Dec. 121; *Atchison, etc., R. Co. v. Weber*, 33 Kan. 543, 6 Pac. 877; *Hanover v. Turner*, 14 Mass. 227, 7 Am. Dec. 203; *Ashland County v. Richland County Infirmary*, 7 Ohio St. 65, 70 Am. Dec. 49; *Waitsfield v. Craftsburg*, 87 Vt. 406, 89 Atl. 466.

²⁶ *Ashland County v. Richland County Infirmary*, 7 Ohio St. 65, 70 Am. Dec. 49, (1857).

in their destitute conditions, and that advancements made for such purposes are justly chargeable in equity and conscience to the person or municipal authority whose relation towards the pauper or indigent person creates a duty or imposes the necessity of furnishing aid, and that the obligation, when neglected or disregarded by those who should perform it, may be enforced in favor of whomsoever grants the relief. . . .

Although it appears to be the duty of local officials to relieve nonresident poor in distress, a number of court decisions indicate that such officials are often and without regard of the suffering of such nonresident poor too eager to shift the burden of relieving them and to remove them from their district. This practice has been condemned by the courts.²⁷ In a case in Iowa for example, the Supreme Court of that state said:

We cannot close, however, without suggesting that the practice of shifting foreign paupers from one county to another does not meet with our approval, and such a policy . . . is a disgrace to our civilization.²⁸

The courts appear to be much more lenient in the interpretation of poor-relief laws than are the officials who administer these laws. The findings of facts in certain court decisions reveal that the officials in charge of poor relief usually interpret the pertinent laws as limiting them strictly to relief of only those poor persons who have established a legal settlement in the local unit over which such officials have jurisdiction, and that they are eager to take advantage of statutory technicalities, or to shift the burden of relief of an unsettled person in distress to another county or state as speedily as possible and, sometimes, even regardless of his impaired physical condition.²⁹ It will be of interest to note briefly some of these decisions.

In a Utah case it was insisted that a statute, requiring county commissioners "to provide for the care and maintenance of the

²⁷ *Cerro Gordo County v. Boone County*, 152 Iowa 692, 133 N.W. 132; *Wood v. Boone County*, 152 Iowa 92, 133 N.W. 377; *Lovell v. Seebach*, 45 Minn. 465, 48 N.W. 23.

²⁸ *Wood v. Boone County*, 152 Iowa 92; 133 N.W. 377 (1911).

²⁹ *Logan County v. McFall*, 4 Idaho 71, 35 Pac. 691; *Clinton v. Clinton County*, 61 Iowa 205, 16 N.W. 87; *Brock v. Jones County*, 145 Iowa 397, 124 N.W. 209; *Cerro Gordo County v. Boone County*, 152 Iowa 692, 133 N.W. 132 (see also *Annot. Cas.* 1913 C 82); *Pottawatomie County v. Morrall*, 19 Kan. 141; *Dykes v. Stafford County*, 80 Kan. 697, 121 Pac. 1112; *Robbins v. Town of Homer*, 95 Minn. 201, 204, 103, N.W. 1023; *Ogden City v. Weber County*, 26 Utah 129, 72 Pac. 433.

indigent sick and otherwise dependent poor of the county,"³⁰ did not include nonresident poor persons, and that the county board owed neither a legal nor a moral duty to such persons. The Supreme Court of Utah, in overruling this contention, said:

This indeed would be a cold, rigid, and harsh construction of the statute, and one which cannot receive our judicial sanction. . . . If then the statute, in such helpless cases, does not exclude non-residents of the county where application for aid is made, who are residents of other counties of the State, then . . . does it not include, . . . unfortunates who may chance to have their residence without the State? The same provisions of the statute apply in either case. . . . The enactment was made in the interests of humanity and mercy, and must receive a liberal construction, so as to carry into effect the humane and benevolent policy adopted by the legislature. . . .³¹

In the State of Idaho the Supreme Court, in construing a similar enactment, said:

The statute under consideration is one of mercy and benevolence, and must be liberally construed, with a view to carry into effect its beneficent objects and designs. We think the provisions . . . are broad enough to include all indigent sick within a county. . . . A citizen of another State who comes into this State, and becomes sick, and is pecuniarily unable to provide for himself proper medical aid, attendance and support while so sick, comes within the provisions of said [law].³²

In a Minnesota case the Supreme Court of that state held in substance that, in a case where emergency relief was granted to a poor person, humanity and decency admitted of no delay and it was the duty of the town to pay for surgical aid, the court saying:

The duty to provide for the poor thus imposed by statute was undoubtedly intended to regulate the obligation, rather than to permit an evasion of it.³³

And in a case in Kansas the Supreme Court of that state held that, under a statute permitting overseers "on complaint made to them . . . to grant temporary relief," a nonresident poor person was entitled to prompt surgical relief and without advance notice to the poor officers. The court pertinently declared that:

The important underlying principle is that the duty rests upon the county to provide for just such cases. . . . The Legislature in making provision for aiding

³⁰ *Utah Compiled Laws*, 1917, sec. 1400 x 40.

³¹ *Ogden City v. Weber County*, 26 Utah 129; 72 Pac. 433 (1903).

³² *Logan County v. McFall*, 4 Idaho 71; 35 Pac. 691 (1893).

³³ *Robbins v. Town of Homer*, 95 Minnesota 201, 204; 103 N.W. 1023 (1905).

afflicted sojourners knew that in cases of emergency celerity rather than formality of action is essential, else, while adjusting and applying the ordinary red tape, the death of the patient may end the need for human succor.³⁴

The foregoing cases would indicate the need for clarifying and strengthening the poor laws, so as to eliminate technical delays in relieving nonresident poor and to obviate the necessity of resorting to the courts for an interpretation of the laws.

In conclusion, it would seem clear that, in order to prevent the subversive effect of the economic depression upon the public welfare, the states should provide by intelligent legislation a more adequate and efficient system of relief of those persons who have claims upon the aid and sympathy of society, regardless of the locality wherein they may be thrown upon the mercies of their fellow men.

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³⁴ *Dykes v. Stafford County*, 86 Kansas 697; 121 Pac. 1112, 1115-16 (1912).

A STUDY OF LIFE INSURANCE ADJUSTMENTS IN 275 RELIEF FAMILIES

MOST families who apply to the family welfare agency for relief have at some time in their history carried some form of life insurance. Many still attempt to maintain insurance although in need of community assistance for the necessities of food, clothing, and shelter. Although families apply for, and receive, relief it does not follow that all are entirely without resources or the ability to meet a part of their needs. So long as funds are available, the relief agency attempts, by careful examination of each budget item, to help the family meet the deficit between its minimum needs and the family's own resources. The fact that many dependent families are able to continue payment of life insurance often out of proportion to their circumstances, is due largely to the use of all, or part, of their resources from odd jobs or other means, to meet the insurance expense while the agency's relief supplies other budget items. Agency relief, therefore, may unintentionally contribute indirectly to the maintenance of insurance which, at the time the family is an agency client, is not an absolute necessity or which may be in excess of the family's ability to pay when dependency ceases. The question of life insurance in families needing relief is even more important now than before the depression, in view of the greater economic need among families and the unprecedented strain upon relief resources. The extent to which families in need of aid attempt to maintain life insurance necessitates the careful attention of social workers in the interest of economy to the family and the community.

Social work has a choice of (1) ignoring insurance in dependent families entirely, (2) refusing to consider insurance as an item in the family budget, thus practically inviting subterfuge on the family's part in the case work relationship, (3) bringing the question of insurance needs into open discussion and attempting to deal with the problem on the basis of facts in each case in the same manner that

case work deals with any other social and economic problem. The first two alternatives clearly permit indirect contribution of relief to insurance that may be in excess of minimum needs. It is also obvious that the desire for security in some form or other motivates the sacrifices that families are willing to make—even the subterfuges of some—in order to maintain life insurance. This being the case, the third alternative of dealing with insurance problems on a case work basis makes it possible to give the family a sense of security and fair dealing, and, at the same time, to provide minimum protection at minimum direct or indirect expense to the community.

This study is an attempt to show, by the examination of case material, that the third alternative, namely, case work treatment of life insurance problems, is the most desirable social and economic solution for the family as well as the community and the social agency. Although the data were gathered from the case records of 275 relief families known to the St. Louis Provident Association during 1932, the group analyzed in this study is not unlike many hundreds of other relief families whose need of case work treatment of life insurance problems has been the subject of this writer's study and supervision since 1926. The families in this study represent typical day-by-day situations brought by case workers to this home economist for budget and insurance advice. The selection is sufficiently large to permit drawing some general conclusions.

Case work adjustment of life insurance problems is a means by which the social worker can (1) prevent waste in relief, (2) conserve and develop economic resources within the families themselves, and (3) prevent exploitation and loss of legal rights due to the general ignorance of families concerning their rights and privileges granted by the insurance contract and the insurance laws of the state.

The case work method of treating insurance problems is based first upon careful analysis of policies, their provisions, and premium receipts. Such an analysis should include the history of lapsed policies as well as those in force, in view of the widespread lack of knowledge among families concerning the lapsed value in these policies. The case work method is based also upon the verification of policy values, including the lapsed policies as well as those still in force; rearrangement of life insurance policy plans in accordance with the

economic, social, and health facts; and consideration of the legal aspects of life insurance.

Insurance problems in the group studied center on the need for readjustment of insurance in order to reduce expense and to conserve as much protection as possible. Whether the family can afford insurance and if so the amount and kind that should be provided, depends upon such social and economic factors as (1) the cause and probable duration of dependency or need of supplementary relief; (2) the family's former standard of living; (3) the present budget, income, and debts; (4) how and why the debts were incurred; (5) how insurance has been maintained thus far; and (6) the probable future income. From the health side, a decision on insurance must consider the health history of the family and the insured members to the extent that health affects reinsurance as well as present and future earning capacity. In this connection it is well to observe two facts: how long the health problems existed for which there is a known diagnosis, and what insurance was sold since the duration of any of these health problems that affect reinsurance.

This study of 275 relief families includes two groups, (1) those who accepted the insurance adjustments made available to them, and (2) those for whom adjustments are still available as shown in Table I.

Most of the insurance in these cases was industrial insurance paid weekly although there was considerable ordinary life insurance paid on a quarterly, semiannual, or annual basis. There were approximately 3,055 policies involved in the 275 cases exclusive of the very many earlier policies which the families had surrendered for cash value before case work adjustments were undertaken.

The "premium per month" mentioned in Table I, refers to the *last* actual premiums paid as calculated on a monthly basis. For example, the family may have had a former premium of \$8.35 per month before the social worker found the premium to be \$4.50 per month after the family lapsed part of the policies. In such a case the final premium at \$4.50 was taken in this study, as the "premium per month." The figures on premiums, therefore, are conservative.

Five main points briefly summarize the results of the study:

1. Although a large number of the individual family premium accounts were in a lapsing condition when adjustments were at-

tempted by the social worker, there were only 34 families whose premiums were actually lapsed prior to the onset of dependency. Their last premiums amounted to \$219 per month or approximately 10 per cent of the total last premium paid by all the families. The remainder of the families were either still paying premiums, or struggling to keep premiums within the four weeks grace period, or else their policies were lapsing. In one case all the insurance consisted of paid-up insurance policies on relatives, requiring no premium payment.

TABLE I
SUMMARY OF INSURANCE ADJUSTMENTS IN 275 FAMILIES

	GROUP I FAMILIES: 213 PERSONS: * 1,015		GROUP II FAMILIES: 62 PERSONS: * 239		TOTAL	
	Premium per Month	Face Amount	Premium per Amount	Face Amount	Premium per Month	Face Amount
Insurance in force.....	\$1,770	\$559,670	\$515	\$147,450	\$2,285	\$707,120
Insurance changed to.....	531	305,504	.....	.....	531	305,504
Adjustment possible.....	.....	137	80,090	.....	137	80,090
Reserve refund:						
Taken.....		\$19,014				\$19,014
Still available.....		3,290		\$7,096		10,376

* Excluding insured relatives outside the household.

2. In addition to the insurance carried by these 275 families on themselves, the amount of insurance in force included \$43,959 protection which 64 families were attempting to carry at a cost of approximately \$145 per month on 138 relatives residing elsewhere, but who assumed no part in the support of these households. In other words, insurance on relatives amounted to 6 per cent of the premiums paid and to 6 per cent of the face amount of insurance in force before case work adjustments were attempted. Much of this was obviously carried for the profit of the premium payers.

3. The adjustments in the 213 families effected a saving to the families and the community of 70 per cent in the cost of premiums but reduced the protection only 46 per cent. Furthermore, the adjustments released \$19,014 to these families in the form of reserve refunds paid in cash, which amounts to a potential saving of that

much community relief to these families. It is possible for the families in this group to remove \$3,290 more reserve from their insurance without too seriously impairing their burial protection.

4. The 62 families mentioned in Table I comprise a group for whom insurance adjustments are still available. Adjustments were not accepted by them for such reasons as the following: unwillingness to accept suggestions offered, acceptance of counter suggestions made by the insurance agent, change of residence, temporary or permanent return to employment thereby removing the need of material relief, lack of time on the social worker's part to facilitate the adjustment, inability of the social worker to present the suggested insurance plans to families effectively because of her own insufficient understanding of the subject of life insurance.

5. The adjustment of insurance in the entire 275 families amounts to a potential saving in relief of approximately \$29,390 as well as a very substantial reduction in direct or indirect relief to the upkeep of insurance beyond the present ability of the families to pay, or the responsibility of the community to maintain.

The case summaries which follow illustrate how the social worker equipped with an understanding of life insurance can help the family adjust its insurance in order to prevent waste in relief, to conserve and develop economic resources within the family itself, and to protect the family, if necessary, against exploitation and loss of legal rights. In an earlier article,¹ mention was made of the fact that relatively few clients of social agencies are aware of their rights and privileges under their lapsed policies and that even social workers are often surprised to learn of these values. For example, \$158,290 worth of extended insurance protection was verified by the writer to be in force on approximately 625 lapsed policies belonging to 150 relief families representing a random selection known in the 1932 case load of the St. Louis Provident Association. Although these families were for the most part unaware of this protection, it will remain in force for a gradually decreasing period over one to thirty-

¹ See this *Review*, VII (1933), 619, for a description of industrial insurance, legal reserve, nonforfeiture values such as paid-up insurance, extended insurance, and cash surrender value, an understanding of which is essential on the part of the social worker who attempts to facilitate life insurance adjustments like those described in the eight case summaries in the present article.

seven years when it expires completely. Some life insurance companies are willing to purchase, for cash, this outstanding liability for its remaining reserve value, provided the social worker believes the situation in the family warrants the surrender of the protection. On that basis the insurance companies were willing to pay 74 families \$6,580 for their part of this \$158,290 outstanding extended insurance. It was advisable, from the standpoint of social, economic, and health facts, to withdraw for 46 families only \$3,058 of the amount offered in order to safeguard the security of protection and remove the necessity for premium payments during dependency.

Earlier in this article mention was made of the fact that all insurance was actually lapsed prior to the onset of dependency in only 34 out of the 275 cases that make up the data of this study. In each of these 34 cases, lapsed policy values existed about which the families were, for the most part, unaware until the social worker verified it. Cases 1, 2, and 3 are taken from these and show why it is necessary to consider the lapsed policies as well as those in force when a family's insurance problem receives attention.

CASE NO. I

There was no income in this family of eight because the employable members were unable to obtain work. The man found an opportunity to move his family to a farm provided he could raise a sum of money sufficient to begin operations. County road work would be available and the rent on the farm would be free for the season if the man and his sons would make certain repairs on the farm. The family and the social worker decided to request the insurance company to estimate the present outstanding value in the family's twenty-one lapsed policies. Later it developed that less money was needed for the venture than at first contemplated.

Insurance information, method used, and results.—The social worker made a careful analysis of the lapsed policies and checked them with the one remaining old premium book which contained the number of a policy on a married daughter although there was no corresponding policy among the papers. The daughter allowed it to lapse three years ago after six years of premium payment. She thought it worthless and therefore burned it. The insurance company was able to trace the records of all the policies with the aid of the policy descriptions submitted by the social worker. Fourteen policies were found to be in full force on extended insurance protection amounting to \$2,657 although some of the premiums were unpaid for four and one-half years. The protection on many of the policies will continue on the woman and the children for several years, some for

as many as eleven years hence. The family was agreeably surprised to hear of the value in the policies they assumed to be worthless. The reserve on the married daughter's policy still amounted to \$50 in cash. The company, as a concession, offered to purchase, with the family's consent, the outstanding insurance liability for \$197 on the fourteen policies provided the social worker felt the family's situation justified it. This, of course, would terminate the death protection completely. The family had no other insurance. The client and the social worker decided it would be best to surrender, at this time, only the one policy on the married daughter for \$50 to meet the immediate need, and to hold the remaining thirteen policies for their extended insurance protection with the privilege of surrendering certain ones for a decreased purchase value at a later date if the situation warrants it. The daughter was willing to participate by giving her signature to the necessary surrender papers in order to assist her father. In due time the \$50 was received. The social worker, at the request of the client, gave him a statement of the approximate extended insurance periods in the other lapsed policies. The family was one in which non-payment of premiums has been synonymous with no insurance protection.

Six months later the client and the social worker decided to request the insurance company to purchase the remainder of the reserve value, except for \$330 worth of extended insurance protection on the woman and the youngest child. The family is a typical rural family to whom insurance often is not the necessity that it is to the urban family. The client felt that the remaining protection on his grown children, whom he considered able to buy their own insurance, was of relatively less importance than the immediate need of farm equipment. The \$120 received was used to buy a cow, a team and wagon, and a plow which the client needed in order to winter on the farm and put in a small crop. The balance met immediate expenses.

CASE NO. 2

This family of eight, living in two furnished rooms, required relief because the man's wages were reduced to a full-time pay of \$14 per week which is insufficient to support the family. Before the depression he made \$29.50 per week. Eventually his job gave out completely but the twenty-one-year-old son obtained irregular work at an average of \$7 a week. The family was in good health following the completion of necessary medical care supplied by the agency. Dependency or need of supplementary aid will continue until economic conditions improve the work opportunities of the man and his son.

Insurance information.—This case, like the others which follow, involves changing more expensive insurance to cheaper policy plan. From the social work standpoint, the whole life policy plan is more economical; it has less saving element and provides more protection at less immediate expense. Because of the "reserve" in legal reserve insurance, the process of changing an endowment to a whole life policy with original date of issue, makes a difference in the "reserves" in the two policies. The reserve refund thus made available is payable

to the family in the form of cash, paid-up insurance, or extended insurance, depending upon the practice of the company. Such changes are possible only when the insured is in good health.

The social worker found the family referred to as Case No. 2 spending \$3.71 for insurance as shown in Table II.

The insurance company suggested to the social worker that the family discontinue premiums entirely but the family saw in the suggestion only the loss of "all they had put in." Further discussion with the family revealed an earlier

TABLE II
INSURANCE IN FORCE

Insured	Issued	Plan	Premium (cents per week)	Amount
Man, 48*	9-1929	20-Year End.†	.50	\$ 360
Man, 48	7-1931	20-Year End.	.64	500
Man, 48	7-1931	20-Year End.	.32	250
Woman, 42	9-1929	20-Year End.	.50	380
Son, 21	10-1930	20-Year End.	.50	430
Son, 12	9-1929	20-Year End.	.25	235
Son, 9	9-1929	20-Year End.	.25	251
Daughter, 7	9-1929	20-Year End.	.25	251
Son, 4	9-1929	20-Year End.	.25	255
Son, 3	9-1929	20-Year End.	.25	255
Total			\$3.71	\$3,167

* Ages in tables refer to the attained age.

† Twenty-year endowment policy.

issue of policies in the same company which the family gave back to the agent "because they were all lapsed and of no value" when he wrote the new issue described in Table II. The social worker consulted the insurance company and was able to establish, through the account of the former agent, the full description of this earlier insurance. The family brought the old policies with them to St. Louis in February, 1929, from a neighboring town, but allowed them to lapse a month later—six months before the same agent on whose account it lapsed wrote an entirely new issue. This earlier issue of policies is described in Table III.

The insurance company was willing to pay the family \$62.47 in cash for the remaining reserve value in the lapsed policies shown in Table III provided the social worker felt the surrender of the outstanding protection was justified. The company is not legally obliged to do this, but, as in Case 1, some companies are willing to make such concessions if the social and economic facts warrant the surrender. The family was surprised and pleased to hear of the protection they did not know they had. By this time they began to understand why lapsed policies are important. The client asked the social worker to inquire about still

FLORA SLOCUM

another issue of policies formerly carried in another company. This second insurance company also was willing, as a concession to the family, to pay \$8.93 for the remainder of the reserve value in their lapsed policies if the social worker advised it. Table IV shows the result of this verification.

TABLE III
EARLIER ISSUE OF INSURANCE

Insured	Issued	Plan	Premium (cents per week)	Amount	Date Last Payment	Date Extended Insurance Expires
Man.....	4-1925	Whole Life	.20	\$234	3-11-1929	3-31-1933
Man.....	9-1925	Whole Life	.40	432	3-11-1929	no value
Daughter*	4-1925	Whole Life	.10	270	3-11-1929	6-25-1931
Daughter*	4-1925	Whole Life	.10	314	3-11-1929	3-13-1931
Son, 21.....	4-1925	Whole Life	.10	302	3-11-1929	4-9-1931
Son, 12.....	4-1921	E.-Age-60†	.10	125	3-11-1929	12-23-1938
Son, 9.....	2-1925	Conv. E.‡	.10	454	3-11-1929	1-6-1967
Daughter, 7....	6-1925	E.-Age-60	.10	123	3-11-1929	3-25-1938
Son, 4.....	6-1928	20-Yr.-E.	.25	255	3-11-1929	no value

* These daughters are married and no longer living at home.

† Policies written on the endowment-age-60 plan.

‡ Premiums payable for a limited period after which time the policy can be converted to a paid-up policy for \$125 or to an endowment insurance.

TABLE IV
AN EARLIER ISSUE OF INSURANCE

Insured	Issued	Plan	Premium (cents per week)	Amount	Date Last Payment	Date Extended Insurance Expires
Man.....	11-1915	Whole Life	.15	\$228	1-30-1923	9-16-1929
Woman.....	12-1916	Whole Life	.15	240	1-30-1923	12-10-1928
Daughter*	10-1916	Whole Life	.05	149	1-30-1923	9-12-1932
Daughter*	10-1916	Whole Life	.05	160	1-30-1923	6-5-1933
Daughter*	10-1916	Whole Life	.05	175	1-30-1923	12-31-1934
Son, 21.....	10-1916	Whole Life	.05	175	1-30-1923	11-18-1935
Son, 9.....	10-1916	Whole Life	.05	195	1-30-1923	no value

* These daughters are married and no longer in the home.

Action taken and results.—At the time the family bought the September, 1929, issue of insurance they did not know it would have been to their own interest to revive, by liens, the earlier issue that lapsed in March, 1929. Since that action was now out of the question, the two companies involved in the three issues of insurance agreed, with the social worker and the family, to effect a plan whereby the protection from all three issues could be salvaged and a reserve refund of

\$130 paid in cash to the family besides. Table V shows how this was accomplished by making use of the extended insurance that existed in the old lapsed policies, and by converting the expensive twenty-year endowment policies to cheaper policy plans bearing the same dates of issue as the original policies.

A comparison of Tables II and V shows that five of the expensive endowments in the 1929 issue were changed to cheaper whole life plans. Neither of the two earlier lapsed issues could be reinstated because the revival period had expired. Therefore, part of the cash reserve derived from several of these older lapsed policies was used to continue the premiums until the third anniversary

TABLE V
INSURANCE PLAN ACCEPTED

Insured	Issued	Plan	Premium (cents per week)	Amount	Extended Insurance Expires
Man.....	4-1925	Extended Ins.	.....	\$ 224	3-31-1933
Man.....	9-1929	Whole Life	.20	194	.....
Woman.....	9-1929	Whole Life	.20	224	.....
Daughter*.....	10-1916	Extended Ins.	.....	160	6-5-1933
Daughter*.....	10-1916	Extended Ins.	.....	175	12-31-1934
Son, 21.....	10-1916	Extended Ins.	.....	175	11-18-1935
Son, 12.....	4-1921	Extended Ins.	.....	125	12-23-1938
Son, 9.....	2-1925	Extended Ins.	.....	454	1-6-1967
Son, 9.....	9-1929	Whole Life	.05	178	.....
Daughter, 7.....	6-1925	Extended Ins.	.....	123	3-25-1938
Daughter, 7.....	9-1929	Whole Life	.05	188	.....
Son, 4.....	9-1929	Whole Life	.05	197	.....
Son, 3.....	7-1931	Whole Life	.05	200	.....
Total.....	.....	.....	.60	\$2,617	.....

* Married daughters not in the home.

on five of the policies in the 1929 issue, thereby making possible a further cash refund. Premiums were reduced by 83.8 per cent. The \$130 cash refund helped meet the expense of the transaction and also several months' rent. As the client expressed it, he not only received the cash refund but came out of it with enough protection, for the present, on himself and his family.

Clients usually discuss with the social worker only the insurance about which they are worried or on which they want assistance with premiums. This is to be expected because of the widespread lack of understanding among families of the non-forfeiture values on policies that lapse after the third year. It, therefore, becomes the social worker's responsibility, when insurance is under discussion, to inquire not only about the insurance in force *now* but also with what

companies the family was formerly insured, how long premiums were paid, and what happened to the policies if they lapsed after the third year of premium payment.

Non-payment of insurance premiums is most commonly assumed to mean no protection by many families regardless of how long premiums have been paid. This tendency, as well as the desire for burial security, causes families to buy issue after issue of new insurance without determining the value of the lapsed policies or the possibilities of revival by premium liens. From the case work standpoint there is justification for preventing this waste. Not infrequently the rearrangement of insurance, so as to provide minimum burial protection on adults and a five-cent whole-life policy on children, has the advantage of being understood by families. By this means they know they really are insured and the agency can then require that no new insurance be bought during dependency. The desire for insurance security among families looms so large, and the pressure of agents who make weekly collections is so effective, that there is case work advantage in helping the family rearrange the insurance to conserve the oldest and, therefore, the most valuable policies, and to allow also for at least a five-cent whole-life policy on each child. It is natural that many families persist in the notion that lapsed policies are worthless since they generally do not read the policies and are not familiar with the insurance laws of the state. Furthermore, agents not uncommonly succeed in keeping up collections, and hence their commissions, by reciting the doleful consequences of death without any insurance if premiums fall more than four weeks in arrears—even though the policies are known to be in force well over three years and therefore subject to the non-forfeiture laws. This "scare" is so commonly used by agents upon uninformed families and social workers alike, that it is worth citing Case No. 3 in point.

CASE NO. 3

This family of six applied for relief because of the man's unemployment which will continue until economic conditions improve. He formerly made \$25 a week. The family's health is normal. Two months after the onset of dependency the agent was still able to collect premiums at \$1.80 per week on the industrial policies described in Table VI. Thereafter, he advanced five weeks on the account himself hoping the family would be able to pay up. Meanwhile, he advised the

family the insurance was lapsing without any value whatever if anyone died, unless premiums were paid. Although the social worker had told the family the policies were over three years old and would remain in full death protection on extended insurance for a long time, the woman was impressed with what she believed to be fearful consequences if premiums were not kept paid. The client anxiously questioned the social worker again for the truth and was greatly relieved to know she need not meet the large premium pending the solution of the insurance dilemma.

Insurance information.—The insurance is described in Table VI.

TABLE VI
INSURANCE IN FORCE

Insured	Issued	Plan	Premium	Amount	Loans
Man.....	9-1920	20-Yr.E.	\$12.50 $\frac{1}{2}$ A.	\$1,000	\$103
Woman.....	10-1920	Conv. E. *	.25 wk.	250	.....
Woman.....	4-1927	20-Yr.E.	.55 wk.	462	.....
Daughter, 11.....	1-1929	20-Yr.E.	.15 wk.	150	.....
Daughter, 11.....	6-1930	20-Yr.E.	.10 wk.	94	.....
Daughter, 9.....	2-1929	20-Yr.E.	.15 wk.	150	.....
Daughter, 9.....	6-1930	20-Yr.E.	.10 wk.	100	.....
Son, 8.....	3-1924	20-Yr.E.	.25 wk.	255	.....
Son, 6.....	12-1927	20-Yr.E.	.15 wk.	151	.....
Son, 6.....	6-1930	20-Yr.E.	.10 wk.	100	.....
Total.....	.....	.....	\$ 9.88 mo.	\$2,712	.....

* Policy will be fully paid up after premiums are paid for five more months.

The family also held six lapsed policies on the children in another company. The premium books were lost, as is so frequently the case, and the family believed the policies to have no value although premiums were kept in force from 1921 to some time in 1928 at least.

Action taken.—The social worker supplied the first company with an analysis of policies and a statement of the social, economic, and health facts, including the history of income, the present budget, etc. The second company was asked to verify the correct date of last payment and estimate the date on which extended insurance would expire on the lapsed policies found to have been in force more than three years. The first company suggested that its policies less than three years old be lapsed, and proposed a plan of alternatives from which the family chose the plan described in Table VII.

The plan was desirable because it conserved the oldest policies, provided burial protection for each person, converted the expensive endowments to five-cent whole-life policies on the children, and offered the family a reserve refund of \$172 besides, which could be used for several months' support including the reduced premium. The family was willing to accept the plan and, with the social

worker, requested the company to carry out the arrangement. The agent, however, arranged for the cash surrender of the 1920 policy on the woman and the continuance of her fifty-five-cent twenty-year endowment policy, in addition to a few minor changes made in the children's insurance which did not materially reduce the premiums. He proposed marking up the premium book with the proceeds. The cash surrender of the woman's oldest policy was clearly a waste of its reserve value. Upon advice of the social worker the family refused to accept the check from the agent who delivered it expecting to be reimbursed for the five weeks' premiums he had advanced unnecessarily on the account at the old premium rate. A conference between the client and the agent, with the social worker participating, convinced the agent that the family really wanted the original plan advocated by his company. In due course of time the plan described in

TABLE VII
INSURANCE PLAN ACCEPTED

Insured	Issued	Plan	Premium (cents per week)	Amount	Reserve Refund
Man.....	9-1920	Extended Ins. (31 yrs. 200 days)	.....	\$ 897	.....
Woman.....	10-1920	Conv. E.	.25*	250	.....
Woman.....	4-1927	Cash	.....	.....	\$ 65
Daughter, 11.....	1-1929	Whole Life	.05	173	10
Daughter, 9.....	1-1929	Whole Life	.05	178	10
Son, 8.....	3-1924	Whole Life	.05	200	69
Son, 6.....	12-1927	Whole Life	.05	200	18
Total.....	.....	.....	.45	\$1,898	\$172

* Premiums to be paid for five months longer when policy becomes fully paid up for the face amount, reducing the family's premiums to .20 per week thereafter.

Table VII was arranged. It reduced premiums by 80.3 per cent, reduced protection by only 30 per cent, and supplied the family with \$172 reserve refund. The family used the money to revive the insurance at the reduced premium rate, to lay in winter coal, and to buy winter clothing for the children, and to supplement the man's scanty earnings for three months. Such reserve refunds made available to families by interested insurance companies, are an actual saving in community relief when, as in this case, a definite budget plan is made by the family and the social worker for the economical use of the money.

Meanwhile, efforts to learn the verified date of last payment and the extended insurance on the lapsed policies in the second company were unsuccessful. The policies contain what is called a "conditional paid-up insurance" clause offering a paid-up insurance policy *payable on the same conditions as the original policy* provided the policy is over five years old, and provided that such paid-up insurance policy is applied for while the original policy is still in force. The informed

social worker in Missouri knows that this clause, and any similar "conditional paid-up insurance" clause in a Missouri contract of insurance is not legal in Missouri because the clause in question is not in conformity with the non-forfeiture laws of this state. As has been stated in an earlier article, the Missouri insurance laws provide for automatic extended insurance *unless* the insured requests paid-up insurance within sixty days from premium default, or *unless* his policies contain an "unconditional non-forfeitable paid-up insurance" clause. Representatives of this insurance company were known to advise clients, and social workers alike, that its policies provide only paid-up insurance and have no extended insurance in the absence of clauses to that effect—the explanation to the writer being that the company prefers to pay out claims on lapsed policies in the form of paid-up insurance since families are satisfied with paid-up insurance instead of extended insurance and do not know the difference anyway. Failure to obtain the accurate facts about the policies from local representatives of the company obliged the social worker to appeal to the home office of the company. Eventually, with the aid of the State Insurance Department, five of the six lapsed policies were verified to be in full force for \$818 worth of extended insurance. This protection remains in force for periods of time until 1944, after which date one twenty-year endowment policy will have pure endowment value of \$26 provided the child outlives November 6, 1944, and presents his policy to the company for payment of this sum. The family was wholly unaware of this protection until the social worker verified it for them. The knowledge of it gave the family an added sense of security. As a matter of fact, it removed the immediate need for fifteen cents a week premium adjusted in the other company on these children. However, from the case work standpoint, it was decided that the family's opportunity to withdraw \$80 in reserve for present support from the policies on these children in the first company, warranted the continuance of a five-cent whole-life policy on each of these three children. Furthermore, the family is convinced of the existence of protection and knows that no new insurance need be taken during dependency or immediately following the return of the family to self-support.

It was possible to reduce the premium expense in this group of 275 families by 70 per cent without reducing protection more than 46 per cent, because vigorous efforts were made (1) to establish the present values in all lapsed policies, and (2) to convince families that old policies are the most economical. Obviously, the oldest policies have the best protection for the money by reason of the earlier age of the insured at entry. Changing expensive endowment policy plans to the cheaper whole-life plan makes it possible to conserve the early policies to the decided advantage of the client and the community. The present tendency among insurance agents to aid the family to

surrender the oldest policies for the purpose of paying premiums on the remainder, as well as premiums on new policies sold at higher rates to replace the cashed ones, is very often a doubtful, if not an actually wasteful use of the family's insurance. It does, of course, continue the account in force a little longer at the old rate, perhaps to the temporary advantage of the agent's commission, but usually at the expense of the family's best insurance reserves. When this is done in families whose insurance is now so obviously out of line with present income and possible future standard of wages, it is of very doubtful advantage to the family. In view of the need for preventing waste in relief as well as the need for conserving families' resources, the social worker equipped with an understanding of the elementary principles of insurance, can often correct the poor judgment of families who use this method to maintain life insurance beyond their means. Cases 4 and 5 are typical examples.

CASE NO. 4

This family consists of a man age fifty-five, his wife age forty-five, and their son age twenty-one. The man worked irregularly in 1930 and had no steady work during 1931 and 1932. The son made a few dollars a week at an average of fifty cents a day. They were still trying to pay several dollars a week for life insurance beyond their reduced circumstances, by the doubtful practice of cashing the oldest policies to pay for the remainder, including the new policies sold to replace the cashed ones. The man knew they had insurance because his wife and the agent "looked after it." He did not know the details except that policies had been cashed, some at least, to pay for the rest. The weekly premiums finally dwindled to \$2.15 per week which was still much beyond his means.

Insurance information.—The social worker verified the existence of \$1,917 worth of extended insurance protection in seven lapsed policies in one company willing to pay \$125 for the outstanding liability, as a concession to the family, if the social worker advised it. The family was so surprised to hear of the value and the reason for its existence, that they asked the social worker to look into the condition of the insurance in a second company with which they had dealt for many years. This illustration is concerned chiefly with the insurance of this second company in which there was a record of at least twenty policies dating back to 1915. There were nine policies left of which only two were more than three years old. The analysis of the records of the twenty policies and the available premium receipt books shows repeated surrender of the oldest, most valuable policies. Although the record is not entirely clear as to how much of each cash surrender was used to pay premiums on the remainder, it is fairly certain that the entire proceeds of several surrenders were used for this purpose. With

one exception, each time a policy was cashed, the surrendered policy was immediately replaced by another at a corresponding increase in cost to the insured. For example, in May, 1930, two policies on the woman were cashed for \$76 but another one was issued to replace them at thirty cents a week. By February or March, 1931, another policy was cashed for \$92 on the man but replaced by a new one at twenty-five cents a week at a higher premium rate. By May, 1931, the family was still unable to make ends meet so another policy on the son was cashed for \$19 to pay premiums. It was immediately replaced by a new policy at five cents a week although he had another policy in force and did not need a new one if the family could not pay for those already in existence. During August, 1931, another policy on the woman was surrendered for \$17 to pay premiums. It was immediately replaced by another at ten cents which, by reason of the woman's attained age, buys her only \$84. Her cashed ones would have been much more economical. During November and December, 1931, two more policies were cashed, one at least, to help carry the insurance account. By February, 1932, the family was in worse shape still, so another policy on the woman was surrendered for \$20 and replaced by a new policy at ten cents for \$80 worth of protection. In March, 1932, the only remaining policy on the man was surrendered for \$10 to pay premiums, but it was immediately replaced by another at thirty-five cents a week. In June, 1932, the only remaining policy over three years old on the woman was surrendered for \$28 to pay fourteen weeks' premiums on the remaining account as well as the premiums on a new fifteen-cent policy sold as usual to replace the cashed policy. Thereafter the agent managed to keep the account in force for twelve weeks longer, according to the premium book, by collecting the weekly premiums in two or more installments during the week. He then held the account on his books for another twenty weeks, hoping, as he expressed it to the social worker, to be reimbursed from the reserve refunds the social worker was helping the family obtain from the first insurance company. Eventually the insurance lapsed completely because the family could not afford to repay these additional twenty weeks premiums advanced by the agent. All they have for the laboriously accumulated reserves in the old policies is premiums paid on nine unnecessary new policies. The waste caused by these futile surrenders could have been prevented by early adjustment planned to save the oldest policies as soon as the social and economic facts plainly indicated to the agent, or the social worker, that maintenance of recent policies was out of the question.

Cases of this kind are easily understood when it is remembered that the industrial insurance agent operates, to a large extent, upon a commission basis. As a rule, if the family's insurance lapses he loses his commission on the collections unless he replaces the equivalent of the lapsed premium by selling new insurance to cancel the decrease in his collections. Obviously it is easier to sell another policy

to the family already on the books than to sell new insurance to a stranger. Incidentally many families, like Case 4, are under the mistaken impression, quite evidently obtained from agents, that the cash surrender of an old policy is contingent upon the purchase of another to replace it.

CASE NO. 5

The income in this family formerly consisted of \$21 a week earned by the man and \$35 a week earned by the woman prior to her illness in 1928. Since then the family has managed at a reduced standard on the man's income. Relief became necessary following the man's unemployment. It probably will be years before the family recovers its old standard of income, if at all, due to the woman's impaired health and to the uncertain economic conditions. After several months' need of relief the family agreed to the social worker's offer to obtain for them advice and help from the insurance company whereby the insurance expense could be reduced to the family's advantage. The man volunteered the opinion that he realized they tried to keep insurance beyond their means, but he found himself easily talked into it.

Insurance Information.—

TABLE VIII
INSURANCE IN FORCE

Insured	Issued	Plan	Premium (cents per week)	Amount
Man, 44	11-1926	Whole Life	.75	\$ 870
Man, 44	9-1927	Whole Life	.40	464
Woman, 48	1-1924	Whole Life	.25	280
Daughter, 16	1-1923	2c-Yr. E.	.25	250*
Daughter, 16	8-1928	Whole Life	.10	290*
Daughter, 16	1-1923	20-Yr. E.	.25	250*
Daughter, 16	8-1928	Whole Life	.10	292
Son, 14	1-1923†	20-Yr. E.	.25	251*
Son, 14	8-1928	Whole Life	.05	157
Son, 14	6-1930	Whole Life	.10	292*
Daughter, 7	12-1924	20-Yr. E.	.25	130*
Daughter, 7	6-1930	Whole Life	.05	145
Daughter, 7	6-1930	Whole Life	.05	145
Total			\$2.85	\$3,816

* These policies had revival liens against them ranging from \$2.10 to \$8.70.

† This policy was selected by agent for cash surrender to pay premiums on the remainder of the account, after family needed relief for months.

The woman followed the agent's advice to cash the boy's oldest policy to pay the remainder of the account in advance, hoping the man would obtain employment meanwhile. The family supposed his suggestion to be the result of the social workers' interest in their insurance problem. Information about the man's employment history, the family's budget and debts, the wife's illness and prog-

nosis all indicated the need of adjusting insurance to the cheaper plan. The social worker and the agent disagreed on cashing the oldest policy on the boy to continue premiums on the remainder. The agent and his manager preferred to carry out their plan. The family was willing to obtain further advice. Therefore, the social worker telegraphed the company's home office for postponement of the surrender until more advice was obtained and a suitable plan agreed upon. The company in reply proposed the plan shown in Table IX.

At first the man wanted to cash the policies listed in Table IX as extended insurance because he feared he would allow himself to be talked into reviving

TABLE IX
INSURANCE ADJUSTMENT

Insured	Issued	Plan	Premium (cents per week)	Amount	Reserve Refund
Man.....	11-1926	Whole Life	.35	\$406	\$ 15
Man.....	9-1927	Ext. Ins.	.....	464*	.....
Woman.....	1-1924	Whole Life	.25	280	.....
Daughter, 16.	1-1923	Whole Life	.10	348	51
Daughter, 16.	8-1928	Ext. Ins.	.....	292	.....
Daughter, 16.	1-1923	Whole Life	.10	348	49
Daughter, 16.	8-1928	Ext. Ins.	.....	292	.....
Son, 14.....	1-1923	Whole Life	.10	372	47
Son, 14.....	8-1928	Ext. Ins.	.....	157	.....
Daughter, 7..	12-1924	Whole Life	.10	436	39
Total.....	.....	.....	\$1.00 wk.	\$3,395	\$201

* Original policy was to be held for extended insurance in case the man is able to revive it when he returns to steady employment.

them even though the children would not need them. The adjustment, like others illustrated in the foregoing cases, is a concession made by interested insurance companies to help distressed families obtain a portion of their savings in insurance and still save a reasonable amount of protection. The adjustment accepted by this family reduced the insurance premiums to about five per cent of the man's normal wage provided he is fortunate enough to obtain the same wage in the future. The family was reluctant to accept relief and appreciated the opportunity to obtain its own resources for present support. The reserve refund on the adjustment also saved the community \$200 in relief. If the family is again in need of relief, they can make a further adjustment in the children's policies to five-cent premiums and also reduce the man's insurance without impairing the protection beyond reasonable burial allowance.

CASE NO. 6

The man and wife in this family are separated. The two children age fifteen and twelve have been supported by their mother who formerly earned \$60 to \$65 a month. She applied for relief because her wages were reduced to an average

of \$8 a week or about \$35 a month. She could not pay her rent and keep the insurance paid at \$3.82 a week besides. As a result, rent was in arrears but the insurance premiums were paid up to date. The case was taken under care to assist the client in rearranging her budget so that insurance would not take up about half of her wages.

Insurance information.—Analysis of the insurance indicated a history of twenty-six policies covering the woman and her two daughters. A policy on the husband and two on a brother were included. Three of the oldest policies had been cashed during the past year to meet the family budget. There remained in force \$2,996 protection chiefly on an endowment basis at a weekly cost of \$3.82. Only four of the policies were less than three years old.

Action taken and results.—The woman was advised against making any more cash surrenders until she had adequate advice. She was also advised to temporarily suspend premium payments until advice was obtained for her from the company. Since the policies were well over three years old and purchased in Missouri, it was known that the family could not possibly be unprotected in the meantime. All were in good health and there was no reason to believe the policies could not be revived at reduced premium rates. The social worker supplied the insurance company with the necessary description of the insurance policies and also a statement of the social and economic facts bearing on the insurance problem and indicating the limit of the family's ability to pay premiums. The company offered the client a plan whereby protection was reduced to \$2,361 and premiums to sixty-five cents a week. The client converted four endowment policies to whole-life policies for more protection at cheaper premiums. She also chose extended insurance or else paid-up insurance on the discontinued policies. The transaction reduced her insurance expense by 82.9 per cent and the protection by only 21.2 per cent. She received \$245 reserve refund in cash, which, on the assumption that her wages remain the same, will last her at least sixteen months. Her case was clearly not one needing relief so much as case work service in planning her resources to meet her budget. If the family should be in need of relief at the termination of the sixteen months, they can afford to surrender one or more of the paid-up insurance policies for the reserve value provided the company is willing to purchase the outstanding liability.

CASE NO. 7

Case work adjustment of insurance in Case 7 also prevented the need of long continued relief and saved the oldest policies to the family's advantage. The man applied for relief because his work finally gave out completely. For many months he had worked part time at \$10 a week. When times were at their peak he made about \$33 a week. Although there was some hope that he could be re-employed, it was known that his wage would probably not exceed \$18 to \$20 a week and the work would be uncertain. If he did return to work at this wage he could not clear off his debts and keep up insurance at the old rate. The family was anxious to have advice so that each would remain protected at the cheapest

rate without seriously impairing the man's protection. There were no health problems.

Insurance information.—The family was still paying \$1.09 a week on six twenty-year endowment policies on the two children. Total protection amounted to \$3,140 at \$9.60 a month. There were two ordinary life insurance policies on the man and wife which had been kept in force by several premium loans since the family could not meet the semi-annual premiums in cash. These policies are described in Table X.

TABLE X
ORDINARY LIFE INSURANCE IN FORCE

Insured	Issued	Plan	Premium (Semi-annual)	Amount	Loans
Man.....	4-1920	20-Yr. Life	\$16.77	\$1,250	\$100
Woman.....	4-1920	20-Yr. Life	12.47	1,000	200
Total.....	.....	.....	\$29.24	\$2,250	\$300

Action taken and results.—The social worker, with the aid of the insurance company, helped the family make two adjustments of the insurance. On the first adjustment the oldest policy on each child was converted to a five-cent whole-life policy. By this transaction the family received \$70 reserve refund which helped them over the crisis and eliminated the need of relief. It also left an opportunity for the further surrender of more insurance on the children, without seriously impairing burial protection, if relief again became necessary. The family was amazed to find that five cents spent for each child on a whole-life basis bought more than twice as much protection as the former ten-cent premium provided on a twenty-year endowment basis. They selected eleven years extended insurance on the other four policies on the children. Since the two ordinary life insurance policies were in force for another six months due to premium loans, the family was advised to hold these policies until the next premiums were due, and, if necessary, seek an adjustment then instead of placing more premium loans which impair the reserve and cause the additional expense of interest. This adjustment temporarily increased the family's insurance protection from \$3,140 to \$3,350 and reduced the expense by ninety-nine cents a week.

Six months later it developed that the man had returned to work at \$18 a week although the duration of the job was still uncertain. The family discussed their budget again with the social worker and requested further service in effecting a reduction in the expense of the ordinary life policies. The insurance company helped arrange the reduction shown in Table XI.

The premiums were thus reduced without changing the policy plan, and the loans were materially reduced by using the reserve refund from the transaction to apply on the repayment of the loans. The second adjustment, therefore, re-

FLORA SLOCUM

duced the insurance protection to \$2,609 at \$4 a month, which amounts to a 16.9 per cent reduction in protection at a 58.3 per cent reduction in expense.

TABLE XI
ADJUSTMENTS MADE IN THE ORDINARY LIFE INSURANCE

Insured	Issued	Plan	Premium (Semi-annual)	Amount	Loans
Man.....	4-1920	20-Yr. Life	\$14.19	\$1,000	\$ 42
Woman.....	4-1920	20-Yr. Life	7.36	500	95
Total.....			\$21.55	\$1,500	\$137

CASE NO. 8

Case work treatment of insurance often proves, as in Case 8, to be a means of conserving resources and also reducing the cost of relief through developing unclaimed insurance benefits. The family consists of man, wife, and son nine years old, who needed relief because the man was seriously ill in the hospital. His disability is total and permanent. Although unable to work for a year and a half he had been without medical attention during that time. There was no income and dependency would be prolonged. Formerly the man made \$28 a week. Relief became total support except for rent. Before coming to the relief agency the family lived on its savings and depended on the kindness of the woman's mother in whose property they obtained free rent for over a year. They also cashed an eighteen-year-old \$250 industrial policy on the man for \$98 and increased the loans on the man's \$1,000 ordinary life policy in order to pay premiums and obtain cash. The man was supposed to have no relatives. The woman's health handicaps her in becoming the support of the family.

Insurance information, action taken and results.—

TABLE XII
INSURANCE IN FORCE

Insured	Issued	Plan	Premiums	Amount	Loans
Man, 36.....	10-1920	20-Yr. L.	\$13.44 $\frac{1}{2}$ A.	\$1,000*	\$180
Woman, 28.....	7-1922	Conv. L.†	.25 wk.	250	
Boy, 9.....	7-1923	20-Yr. E.	.25 wk.	160 to 255	
Boy, 9.....	1-1930	15-Yr. E.	.25 wk.	140 to 174	
Total.....			\$ 7.73 mo.	\$1,370 to \$1,599	

* This policy was found to have total and permanent disability clause providing for waiver of premiums and \$10 monthly benefit which does not commute the policy.

† This policy becomes fully paid up for its face amount after it is in force for 11 years. Thereafter no more premiums are needed.

The man could not believe his condition incurable. He tried to find work and was unwilling to return for medical care. Eventually the first diagnosis was confirmed. The physicians submitted proof of total and permanent disability to the insurance company on blanks obtained for the purpose by the social worker. The insurance company was also supplied with the necessary economic and social facts on which to base a reasonable insurance plan. With the company's advice a plan was carried out whereby the woman kept her policy at twenty-five cents because it will soon become fully paid up, payable at death and require no more premiums. The boy's twenty-year endowment policy was converted to a twenty-five cent whole-life policy bearing the same date as the original policy but for \$200 worth of insurance. This plan released \$79 as a refund for the difference in reserve. The fifteen-year endowment policy was lapsed because the policy plan was unsuitable, and the necessary premium to carry it to the third anniversary was unwarranted. The reserve refund saved \$79 relief and contributed to the upkeep of the weekly premium. The income was increased by \$10 a month when the total and permanent disability benefits became payable. Premium expense was reduced by \$6.43 a month, leaving only \$1.30 a month to be paid until the woman's policy becomes paid up, when premiums are reduced further to twenty cents a month. The community was saved \$16.43 a month in relief by reason of the economy in premiums and the payment of disability benefits. Incidentally the photostat of the insurance application on the man's \$1,000 ordinary life policy indicated that the man has a sister from whom he has been estranged but whose interest in her brother's difficulties has since been secured by the social worker.

The foregoing cases are typical of many others that could be cited at length from the group of 275 families whose need of insurance adjustment provided the data for this study. Examination of the 275 records permits several general conclusions:

1. Adjustment of life insurance among families needing relief is a necessary case work process because it not only conserves family resources but develops economic resources within families themselves, thereby preventing unnecessary relief to families who have this means of self-help. Case work treatment of life insurance problems, therefore, is the most desirable social and economic solution for the family as well as the community and the social agency. It avoids unnecessary direct or indirect contribution of relief toward insurance that is not absolutely needed, and prevents upkeep of insurance that is beyond the circumstances of the family to provide for itself after the termination of dependency. The saving in direct or indirect relief is particularly important now in view of the heavy demands upon

relief resources. Furthermore, the reserve refunds made available to this sample of 275 families represent resources for self-help that assume enormous proportions when translated into terms of the agency's entire relief load.² These reserve refunds become actual savings in relief when their use is reasonably safeguarded by a definite budget plan made by the case worker and the client for the economical expenditure of the money. For this reason, mere volume of insurance adjustments does not necessarily compensate for quality in case work planning with clients whose insurance is in the process of adjustment.

Adjustment of life insurance on a case work plan has the possibility of giving the family a sense of security and also invites less subterfuge on the part of the family in its futile effort to maintain life insurance that is unwarranted by reduced circumstances.

Insurance carried on relatives is unwarranted when such relatives do not contribute to the support of the client, and when a choice of non-forfeiture values would safeguard burial responsibilities the client may have for his relatives.

2. Insurance in dependent families should be adjusted with the emphasis placed, first upon the conservation, in some form, of the oldest policies because of their smaller cost of maintenance to the family either during or after dependency, second, upon establishing the present value of lapsed policies, and third, upon the maintenance of policies on the whole life plan which provide the most economical protection. By this method it was possible to reduce the direct or indirect relief on insurance in 213 families by 70 per cent without reducing the protection more than 45.6 per cent. The surrender of the oldest policies merely because it is possible, is not necessarily a good solution of the insurance problem in a dependent family or one on the border line of dependency. Social workers should be slow to advise it. Families generally know that insurance policies can be cashed and when the cash surrender privilege is available, but relatively few families have an understanding of their other non-forfeiture privileges on insurance policies kept in force more than three

² Since this study was made early in 1933 a division has been made in the cases that are the responsibility of the St. Louis Provident Association and those that are cared for by the agency administering public unemployment relief.

years. If they did, fewer would so willingly accept advice to surrender the oldest policies to pay premiums in advance on the remainder of the family account, including the new policies sold at necessarily higher rates to replace the cashed policies.

3. An understanding of the elementary fundamentals of life insurance and its most common legal aspects are necessary parts of the social worker's equipment. The social worker who thus prepares herself to understand and treat the client's insurance problems increases her professional usefulness to the family and the community.

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CITIZENS' COMMITTEE ON RELIEF
AND EMPLOYMENT, UNIT "A."
ST. LOUIS

PERSONNEL AND SALARIES OF MEDICAL AND PSYCHIATRIC SOCIAL WORKERS IN CHICAGO¹

A STUDY of salaries, education, and experience of medical and psychiatric social workers in Chicago was made in the spring of 1933, as one of a series of studies covering the various fields of social work. Individual questionnaires were distributed to all the known medical and psychiatric social workers in Chicago.² In addition, every hospital and clinic having a social service department and every agency employing psychiatric social workers was asked to fill out an agency schedule, which served as a check upon the individual schedules. Returns were received from 94 of the 98 medical social workers in 19 hospitals and clinics, and from 52 of the 55 psychiatric social workers in 19 agencies. Only 4 agencies employing probably 5 medical workers in all and 2 agencies employing 3 psychiatric workers failed to reply. According to the best information available, these returns include about 90 per cent of the workers in each field.

In Table I are listed the various types of agencies included in this study with the number of organizations and workers in each classification. A medical social worker, as defined in this study, is limited

¹ This article is one of a series of studies of "Personnel and Salaries in Social Work in Chicago." The first of these studies, "Salaries and Professional Education of Social Workers in Family Welfare and Relief Agencies in Chicago," by Margaret Warren, is an unpublished Master's thesis in the University of Chicago Library. A summary of this study by Dr. Helen R. Jeter, who supervised it, was published in this *Review*, VII (1933), 225-53. The present article includes a summary of two other sections of this series. The study of medical social work was made by Esther H. Powell, now instructor of social work in the University of Nebraska; and this study is also available as an unpublished Master's thesis in the University of Chicago Library. Miss Powell's study has been freely drawn on in the present article and combined with a similar study of psychiatric social work.

² The American Association of Hospital Social Workers, the American Association of Psychiatric Social Workers, and the Psychiatric Round Table co-operated in the effort to reach every worker. Some psychiatric workers in the Chicago metropolitan area but outside of Chicago proper were included.

PERSONNEL AND SALARIES OF SOCIAL WORKERS 327

strictly to the social worker connected with a medical institution who deals with clients having some physical disability. In the psychiatric group are included social workers in psychiatric institutions and hospitals for mental disease, or those doing specialized work with clients under treatment for mental disorder in other agencies, and also a few who are teaching psychiatric social work, promoting principles of mental hygiene in social agencies, or carrying on research in behavior problems on a case-work basis. Thirty-two of the

TABLE I
DISTRIBUTION BY TYPE OF AGENCY
(Medical and Psychiatric Social Workers in Chicago* and
Agencies Employing Them)

TYPE OF AGENCY	MEDICAL SOCIAL WORKERS		PSYCHIATRIC SOCIAL WORKERS†	
	Agencies	Workers	Agencies	Workers
Total.....	19	94	19	52
Hospital.....	15	75	4	10
Independent medical clinic.....	4	19	1	1
Psychiatric agency.....			5	17
Hospital for mental disease.....			4	15
Other agency.....			5	9

* Those from whom schedules were received.

† Including two part-time workers.

psychiatric workers are connected with institutions engaged primarily in the diagnosis and treatment of mental disorders or behavior difficulties. Eleven are in hospitals or medical clinics. The remaining nine are divided equally among a school of social work, a public school system in one of the suburbs, and three children's agencies.

The criterion for the selection of the individuals to be included in this study was thus whether or not they were actually doing medical or psychiatric social work rather than their professional affiliations. It is significant, however, that the great majority reported membership in a professional organization. Seventy per cent of the medical group are members of the American Association of Hospital Social Workers. Forty per cent of the psychiatric group belong to

the American Association of Psychiatric Social Workers. Only 25 per cent of the medical and 35 per cent of the psychiatric workers failed to report an affiliation with either these organizations or the American Association of Social Workers, and many of those belong to other organizations which have some value to them professionally.

Executives and supervisors comprise 21 per cent of the medical group and 44 per cent of the psychiatric group. The large proportion of psychiatric workers in this classification is due to the large number of agencies employing but one psychiatric worker, who has the entire responsibility for the work of the department. In most cases, the individuals in these positions are well qualified with respect to training and experience. Nineteen of the twenty-three psychiatric executives have either a Master's degree from a school of social work or have had over ten years' experience. Fifteen of the twenty medical workers in this classification have had either three quarters of professional training or over ten years' experience. A few heads of small medical social service departments have inferior training and experience.

The distribution of salaries of medical and psychiatric social workers in Chicago, both supervisors and case-workers, is shown in Table II. Because workers in the social service departments of some hospitals receive partial or full maintenance, additions to the cash salaries of those workers have been made on the following basis:³ lunch (six days a week), eight dollars per month; lunch and dinner, eighteen dollars per month; three meals, twenty-two dollars per month; full maintenance, fifty dollars per month. These amounts are figured on the basis of the yearly allowance used in a study of job analysis of medical social work.⁴ While they may differ from the opinions of the agencies or the workers themselves regarding the value of maintenance received, they are considered fair and reasonably representative of the cost of living in Chicago.

Taken as a whole, salaries of the psychiatric group were higher than those of the medical group on April 1, 1933. Forty-two per cent

³ Full maintenance received by two medical and three psychiatric workers. Partial maintenance received by forty-eight medical and six psychiatric workers.

⁴ Louise C. Odencrantz, *The Social Worker in Family, Medical and Psychiatric Social Work* (New York: Harper & Bros., 1929), p. 229.

of the former were \$170 or more compared with only 20 per cent of the latter. The median of the former was about \$160, while the median of the latter was between \$140 and \$149.⁵ However, there was more scatter among the psychiatric salaries, two of which were under \$100, the minimum salary of the medical workers. The \$50 range containing the greatest proportion of each group, \$120-\$170, in-

TABLE II
EXECUTIVES AND SUPERVISORS, AND CASE-WORKERS, BY SALARY
(Medical and Psychiatric Social Workers in Chicago)

MONTHLY SALARY*	MEDICAL SOCIAL WORKERS			PSYCHIATRIC SOCIAL WORKERS†		
	Total	Executives and Supervisors	Case-Workers	Total	Executives and Supervisors	Case-Workers
Total.....	94	20	74	52	23	29
\$ 90-\$109.....	4	1	3	3	.....	3
110- 29.....	17	1	16	5	.....	5
130- 49.....	29	3	26	15	.....	15
150- 69.....	25	4	21	7	4	3
170- 89.....	7	1	6	9	6	3
190- 209.....	5	3	2	5	5	.....
210- 29.....	.....	.....	.....	2	2	.....
230- 49.....	3	3	.....	1	1	.....
250 and over.....	4	4	.....	5	5	.....

* Allowances for maintenance included: lunch, \$8.00; lunch and dinner, \$18; three meals, \$22; full maintenance, \$50.

† Including two half-time workers with salary figured on a full-time basis.

cludes 73 per cent of the medical and only 52 per cent of the psychiatric.

There is considerable difference between the salaries of the case-workers and those of the executive supervisory group. Because of the relatively large proportion of executive and supervisory positions available to workers of ability and training in these two fields of social service, it is necessary to consider the supervisors and case-workers together if a true understanding of salaries is to be attained. It is noteworthy, however, that the salaries of case-workers are

⁵ Owing to the small number of individuals included in this study and the relatively wide scatter of the salaries, a \$20 interval has been used for presentation of distributions in the tables. The schedules were originally tabulated by \$10 intervals.

considerably lower than the total group, especially in the case of the psychiatric workers. In fact, the psychiatric case-workers are paid less than the medical, though the group as a whole is higher by comparison.

The median salary of the medical case-workers falls in the \$140-\$149 group. Three quarters receive less than \$160. Two case-workers who received more than \$200 on April 1, 1933, were cut to \$188 shortly thereafter. A few supervisors in small departments are paid less than \$150, but half of the executive supervisory group receive \$200 or more and four receive at least \$250.

For the psychiatric case-workers, the median salary is in the \$130-\$139 group. No case-worker receives as much as \$190, and three-quarters receive less than \$150. The executives and supervisors all receive \$150 or more, and five receive as much as \$250.

In order to evaluate the adequacy of the prevailing level of salaries it is necessary to have a knowledge of the sex, age, education, training, and experience of the individuals included and to learn what effect these factors have on the earnings of the individual workers.

Women predominate in both of these fields of social work. Only two medical and two psychiatric workers are men. About 60 per cent of both groups are unmarried. It is true that women generally receive lower salaries than men. However, there is no justification for the assumption that these social workers must be limited to earnings of \$160 or less by reason of their sex. As will be shown at a later point, the teaching profession in Chicago, which is somewhat comparable in respect to sex, marital status, and training, enjoys a considerably higher range of salaries.

No satisfactory explanation for the low level of salaries can be found in the age of the workers. The majority are comparatively young, it is true, but there are no very young persons and very few who have reached the age of normally declining earnings. As shown in Table III, most of the individuals reporting their age are concentrated in the age groups between twenty-five and forty years. The range is from twenty-three to sixty-one years for the medical workers and from twenty-four to forty-eight years for the psychiatric workers. Of the former, 38 per cent are under thirty and 75 per cent are

under forty. The corresponding proportions for the psychiatric group are 43 and 86 per cent.

There is some relationship between age and salary in both of these fields of social work. Only one individual under thirty years of age receives as much as \$200 while twenty-one who are thirty or over receive at least that much. Taking these two groups of social workers together, the median salary increases from the \$140-\$149 group for those under thirty to the \$150-\$159 group for those from thirty

TABLE III
AGE DISTRIBUTION
(Medical and Psychiatric Social Workers in Chicago)

Age Group	Medical Social Workers	Psychiatric Social Workers
Total	94	52
20-24	7	3
25-29	22	19
30-34	17	12
35-39	12	10
40-44	10	6
45 and over	9	1
Not reported*	17	1

* The majority of those failing to report their age are over 30, judging from the dates of graduation from college and the length of experience.

to thirty-nine, and to the \$160-\$169 group for those forty years or older. There is considerable range in salary within each age group, however, and the relationship between age and salary is irregular for both the medical and the psychiatric workers. It is probable that this relationship is due to the close correlation of age with other factors more important in determining salaries, such as training and experience.

Both of these groups of social workers have good records of academic education, as indicated by Table IV, which classifies them according to academic education and salary. This is especially true of the younger individuals. Only four medical and three psychiatric workers have not attended college. The proportion who have graduated from college is 87 per cent for the psychiatric group and 48 per cent for the medical. The corresponding proportions for those under

thirty years of age are 95 and 76 per cent. Twenty-six of the medical workers have had a course in nursing, but twenty-four of these have also attended college.

It is only in the medical group that there are sufficient numbers without a college degree to make possible a comparison of the salaries of the college graduates with those of the non-graduates. No apparent relationship between graduation from college and salary received is shown by this comparison. Both the range and the median salary

TABLE IV
ACADEMIC EDUCATION, BY SALARY
(Medical and Psychiatric Social Workers in Chicago)

MONTHLY SALARY	ACADEMIC EDUCATION									
	Medical Social Workers					Psychiatric Social Workers				
	Total	No College	Some College	Degree	Not Reported	Total	No College	Some College	Degree	Not Reported
Total.....	94	4	43	45	2	52	3	3	45	1
\$ 90-\$109.....	4	.....	3	1	.....	3	1	.....	2	.....
110- 29.....	17	2	7	8	.....	5	.....	.....	5	.....
130- 49.....	29	.....	12	17	.....	15	1	2	12	.....
150- 69.....	25	1	13	10	1	7	1	.....	6	.....
170- 89.....	7	.....	4	3	.....	9	.....	.....	9	.....
190- 209.....	5	.....	2	3	.....	5	.....	.....	5	.....
210- 29.....	.....	.....	.....	2	.....	.....	.....	2	.....	.....
230- 49.....	3	1	1	1	.....	1	.....	.....	1	.....
250 and over.....	4	.....	1	2	1	5	.....	1	4	.....

group are the same in each classification. Any beneficial effect of a college degree upon salary is obscured, however, by the fact that those holding degrees have less experience as a group than those who have not completed a college course. On the other hand, such benefit as appears after allowing for differences in experience is almost entirely due to the higher salaries of those workers who have a Master's degree. In fact, there is a definite relationship between Master's degree and high salary regardless of experience in both the medical and the psychiatric groups. Since almost all the Master's degrees are from schools of social work, this fact probably has its

chief significance as an indication of the effect of good professional training.

All but one of the psychiatric workers and 83 per cent of the medical workers have attended a school of social work. The professional education of these workers was received in thirteen different schools, all but one of which are members of the Association of Schools of Social Work. The University of Chicago School of Social Service Administration was responsible for the training of half of the psychiatric workers and 58 per cent of the medical workers who attended a professional school. Ten of the medical group received the major part of their training at Simmons College School of Social Work, known particularly for its course in medical social work. Fourteen of the psychiatric workers were trained at Smith College School of Social Work which is devoted exclusively to the psychiatric field. Most of the medical workers attended as undergraduates while most of the psychiatric group attended after completing a college course.

In Table V is shown the distribution by salary of the medical social workers having specified amounts of professional training. Thirteen have a Master's degree or a certificate received as a graduate student from a school of social work. Twenty-eight attended at least three quarters as a graduate or completed a course as an undergraduate.⁶ Of the thirty-seven who attended less than three quarters, very few took over one quarter's work. It will be noted that those who have completed a graduate course receive higher salaries, as a group, than the others. Seventy-seven per cent of this group receive \$150 or more, compared with only 42 per cent for the other workers. The benefit of less than this amount of professional education is not apparent until allowance is made for differences in experience. Many of the group having little professional education are individuals of long experience who began their careers as social workers before schools of social work had attained their present state of development. Their professional education has been largely limited to part-time study, whereas higher profes-

⁶ Three quarters, or nine majors, as a graduate student is treated as being roughly equivalent to an undergraduate degree from a school of social work as a measure of professional training.

sional standards have required more preparation among the workers entering the field recently. When those medical workers having less than ten years' experience are classified according to professional training and salary, the medians increase progressively with each increase in training from the \$120-\$129 salary group for those who have not attended a school of social work to the \$150-\$159 group for those having a graduate degree or certificate.

TABLE V
TRAINING IN SCHOOL OF SOCIAL WORK, BY SALARY
(Medical Social Workers in Chicago)

MONTHLY SALARY	TRAINING IN SCHOOL OF SOCIAL WORK				
	Total	Did Not Attend	Attended Less than 3 Quarters	Completed Course as Undergraduate or 3 Quarters as Graduate	Completed Course as Graduate
Total.....	94	16	37	28	13
\$ 90-\$109.....	4	.....	4	.....	.....
110- 29.....	17	6	8	2	1
130- 49.....	29	4	9	14	2
150- 69.....	25	2	11	7	5
170- 89.....	7	1	3	1	2
190- 209.....	5	.....	1	3	1
210- 29.....	.....	.....	.....	.....	.....
230- 49.....	3	2	.....	1	.....
250 and over.....	4	1	1	.....	2

The professional training of the psychiatric social workers of Chicago is noteworthy. As shown in Table VI, twenty-two have completed a course as a graduate and seventeen have an undergraduate degree or certificate from a school of social work or have attended for three quarters as a graduate. Only thirteen have had less than three quarters' work. There is a strong relationship between professional education and salary among the psychiatric workers. For those of poor training the median is in the \$120-\$129 salary group; for those of good training, \$150-159; and for the group of best training, \$180-\$189. In the case of the psychiatric group, the apparent benefit of professional training upon salary is somewhat exaggerated by the

fact that a number of those having poor training also have less than five years' experience. Most of these poorly qualified workers are on the staffs of two hospitals for mental disease.

The questionnaires show that it is common for both of these groups of social workers to increase their professional training after the beginning of their employment in social work. Fifty-five medical workers and twenty-three psychiatric workers have done this, either

TABLE VI
TRAINING IN SCHOOL OF SOCIAL WORK, BY SALARY
(Psychiatric Social Workers in Chicago)

MONTHLY SALARY	TRAINING IN SCHOOL OF SOCIAL WORK			
	Total	Attended Less than 3 Quarters	Completed Course as Undergraduate or 3 Quarters as Graduate	Completed Course as Graduate
Total.....	52	13	17	22
\$ 90-\$109.....	3	3*	.....	.....
110- 29.....	5	4	1	.....
130- 49.....	15	4	7	4
150- 69.....	7	1	3	3
170- 89.....	9	.....	4	5
190- 209.....	5	.....	.....	5
210- 29.....	2	.....	.....	2
230- 49.....	1	1	.....	.....
250 and over.....	5	.....	2	3

* Includes one who did not attend professional school.

at part time or during leaves of absence, indicating that good training is considered valuable by the workers themselves.

In addition to age, education, and professional training it is widely recognized that length of experience is one of the most important impersonal factors in determining the worth of a social worker. Considering the rapid growth of social work in recent years, especially the two fields covered by this study, the experience of these workers appears to be reasonably good. In the medical group particularly, there are many individuals of long experience.

The median length of social-work experience of the eighty-six medical workers who reported this information is a little over seven

years. Thirty-eight per cent have had at least ten years' experience and 13 per cent have had fifteen years or more. Half of the medical workers began their social-service experience in some field other than the medical, usually in family welfare. This may be partially accounted for by the relative newness of the field and the number of workers having long experience.⁷ Although the schedule made no inquiry regarding nursing experience, it is evident from the number who gave this information voluntarily and from the number reporting nurses' training that a substantial portion were nurses before becoming medical social workers. It was formerly common among hospital administrations to assign nurses to the social service department. There is still confusion at some hospitals regarding the need of specialized training for the position of medical social worker as distinct from nursing.

The social-work experience of the psychiatric workers is shorter, with the median between five and six years. There are fourteen workers having ten years' experience and only three having fifteen years or more. The first social service experience of 70 per cent of the psychiatric workers was in their present field.

In connection with the length of experience it is interesting to know the average length of time spent at any one agency. As shown in Table VII, there have been frequent changes of position, especially among the psychiatric workers. The average length of time spent at one agency is three years, eight months for the medical and two years and eight months for the psychiatric workers. Only four of the thirty-three medical workers having ten years or more of experience have spent the entire time at one agency. Only one of the fourteen psychiatric workers of equal experience has worked for only one agency. The median length of time with the present agency is somewhat over three years for the medical group and under three years for the psychiatric. Whether this high turnover in personnel can be attributed to the low level of salaries, the use of bargaining instead of systematic programs of promotion in the individual agencies, the rapid growth of the field, frequent vacancies caused by marriages and resignations, or other factors remains for some other investigation to determine.

⁷ The first medical social service department permanently established in Chicago was at the Cook County Hospital in 1911.

The figures in Table VIII indicate that experience is an important factor in determining salaries. In the medical group the proportion of the workers earning \$150 or more is 25 per cent for those having less than five years' experience, 34 per cent for those with five or nine years', and 82 per cent for those with 10 years' or more. No individual having as much as fifteen years' experience receives less than \$150. For the psychiatric group the corresponding proportions

TABLE VII

YEARS' EXPERIENCE, BY NUMBER OF AGENCIES WORKED FOR
(Medical and Psychiatric Social Workers in Chicago)

NUMBER OF AGENCIES WORKED FOR	YEARS' EXPERIENCE IN SOCIAL WORK									
	Medical Social Workers*					Psychiatric Social Workers				
	Total	Less than 5	5-9	10-14	15 and Over	Total	Less than 5	5-9	10-14	15 and Over
Total.....	86	24	29	22	11	52	21	17	11	3
One.....	25	13	8	3	1	15	11	3	1	....
Two.....	20	8	6	4	2	10	6	2	2	....
Three.....	14	3	5	4	2	15	4	6	3	2
Four.....	13	....	6	5	2	7	....	3	4	....
Five or more.....	14	....	4	6	4	5	....	3	1	1

* Not including 8 who failed to report experience.

are 24, 76, and 82 per cent. Two of the three workers having fifteen years' experience or more earn over \$240. Salary does not show a regular increase with increase in experience, however. The median salary of the medical group is not affected until after ten years, whereas in the case of the psychiatric workers the median increases from the \$130-\$139 group for less than five years' experience to the \$180-\$189 group for experience of five to nine years. As previously suggested, the consideration of salary distributions by either experience or professional training separately may not reveal the true importance of these two factors, since the workers of long experience have had less professional training as a group than those of less experience.

An effort has been made to determine the combined effect of training and experience upon the salary of these workers. Each individu-

al's training and experience was graded by adding together his rating in each according to the following scale:

Years' Experience	Attendance at Professional School
Under 5 = 1	Did not attend = 0
5-9 = 2	Less than 3 quarters = 1
10 and over = 3	3 quarters graduate or equivalent = 2
	Completed course as graduate = 3

A grade of 5 or 6 was considered very good; 4, good; 3, fair, and 1 or 2, poor. The salary distribution of the medical and psychiatric

TABLE VIII
YEARS' EXPERIENCE, BY SALARY
(Medical and Psychiatric Social Workers in Chicago)

MONTHLY SALARY	YEARS' EXPERIENCE IN SOCIAL WORK									
	Medical Social Workers*					Psychiatric Social Workers				
	Total	Less than 5	5-9	10-14	15 and Over	Total	Less than 5	5-9	10-14	15 and Over
Total	86	24	29	22	11	52	21	17	11	3
\$ 90-\$109	3	2	1	.....	.....	3	3	.....	.....	.....
110- 29	13	3	7	3	.....	5	5	.....	.....	.....
130- 49	27	13	11	3	.....	15	8	4	2	1
150- 69	25	5	8	8	4	7	2	3	2	.....
170- 89	7	1	.....	4	2	9	2	4	3	.....
190- 209	5	.....	2	1	2	5	1	3	1	.....
210- 29 . . . . .	.....	.....	.....	2	1	2	.....	2	.....	.....
230- 49	3	.....	.....	2	1	1	.....	.....	.....	1
250 and over	3	.....	.....	1	2	5	.....	1	3	1

* Not including 8 who failed to report experience.

workers on this basis is given in Table IX. It is apparent that there is a strong positive correlation between training and experience, considered together, and salary, indicating that each of these factors is important. As shown in Table X, the medians increase regularly for both the medical and the psychiatric workers with each increase in qualifications as to professional training and experience. There are four medical and five psychiatric workers having at least ten years' experience and also a graduate degree or certificate from a school of social work. Two of the former earn \$200 or more and

PERSONNEL AND SALARIES OF SOCIAL WORKERS 339

three of the latter earn \$250 or more. Even these salaries seem low for persons of such qualifications.

TABLE IX
PROFESSIONAL TRAINING AND EXPERIENCE, BY SALARY
(Medical and Psychiatric Social Workers in Chicago)

MONTHLY SALARY	PROFESSIONAL TRAINING AND EXPERIENCE									
	Medical Social Workers*					Psychiatric Social Workers				
	Total	Poor	Fair	Good	Very Good	Total	Poor	Fair	Good	Very Good
Total.....	86	17	26	25	18	52	8	8	15	21
\$ 90-\$109.....	3	2	1	.....	.....	3	3	.....	.....	.....
110- 20.....	13	5	5	2	1	5	4	1	.....	.....
130- 49.....	27	7	12	6	2	15	1	6	6	2
150- 69.....	25	3	5	10	7	7	.....	1	3	3
170- 89.....	7	.....	1	4	2	9	.....	.....	3	6
190- 209.....	5	.....	.....	2	3	5	.....	.....	1	4
210- 29.....	.....	.....	.....	.....	.....	2	.....	.....	.....	2
230- 49.....	3	.....	2	.....	1	1	.....	.....	1	.....
250 and over.....	3	.....	.....	1	2	5	.....	.....	1	4

* Not including 8 who failed to report experience.

TABLE X
MEDIAN SALARY GROUPS, BY TRAINING
AND EXPERIENCE
(Medical and Psychiatric Social Workers in Chicago)

TRAINING AND EXPERIENCE	MEDIAN SALARY GROUPS	
	Medical Social Workers	Psychiatric Social Workers
Poor.....	\$130-\$139	\$120-\$129
Fair.....	140- 49	140*
Good.....	150- 59	160- 69
Very good.....	160- 69	180- 89

* The median falls exactly between the \$130-\$139 and the \$140-\$149 groups.

Any study of the remuneration of a professional group must include a consideration of working hours, vacations, and extra-salary

benefits. With one or two exceptions, weekly working hours range from thirty-eight to forty-eight hours. The most usual working week is five and a half days at seven hours a day, although six days and eight hours a day are not uncommon. In addition to regular working hours, varying amounts of overtime are expected in the majority of agencies. Vacations of four weeks were common for the medical group in 1932 while two weeks was the more usual amount for the psychiatric workers. Long vacations were somewhat more prevalent in 1930 than in 1932. Sick leave is granted almost universally, with two weeks per year the usual amount. Medical service of some kind is given free or at a reduction to the majority of medical social workers. This benefit is received by psychiatric workers in only four agencies.

For a profession where salaries are as low as in social work, the importance of some provision for retirement is obvious. However, there is a retirement fund in none of the medical social service departments and in only four agencies employing psychiatric workers. Three medical departments and five agencies having psychiatric social workers reported group insurance policies providing benefits in case of disability, accident, or death.

An attempt was made in this study to determine to what extent salaries had been adjusted downward during the depression and whether the policy of cutting salaries has been general. It was found that salaries have been reduced almost universally, beginning in 1931 for the medical workers and in 1932 for the psychiatric. All but two of the agencies which had been established six months or more had put into effect salary cuts by April 1, 1933, and one of these reduced salaries on June 1, 1933. The most usual reduction was ten per cent. Medical workers in twelve departments and psychiatric workers in thirteen agencies received cuts of 10 per cent or more with the maximums 19 and 25 per cent, respectively. In most cases a straight percentage cut was applied to all workers but a few agencies reduced the salaries of executives and supervisors more than the case-workers. Some reductions were in the form of forced vacations without pay.

It might be thought that for the individual workers these salary cuts would have been largely compensated for by the increases in

pay which can normally be expected with increased experience. Such was not the case, however. Table XI shows the salary distributions as of May 1, 1930; May 1, 1931; October 1, 1932; and April 1, 1933, for the sixty-two medical workers and thirty-six psychiatric workers who reported salaries for each of these dates.⁸ There was little change until after May 1, 1931, but during the next two years decreases were so universal that the general level of salaries was re-

TABLE XI
SALARIES IN 1930, 1931, 1932, AND 1933
(62 Medical Social Workers and 36 Psychiatric Social Workers)

MONTHLY SALARY	62 Medical Social Workers*				36 Psychiatric Social Workers			
	May 1, 1930	May 1, 1931	Oct. 1, 1932	April 1, 1933	May 1, 1930	May 1, 1931	Oct. 1, 1932	April 1, 1933
\$ 90-\$109.....			I	I				
110- 29.....	8	3	8	15	3	I		4
130- 49.....	10	16	22	20	I	2	4	8
150- 69.....	28	24	19	15	8	8	11	5
170- 89.....	9	10	I	I	7	8	6	8
190- 209.....		2	4	4	5	5	5	5
210- 29.....			3	2	6	5	4	I
230- 49.....					I			I
250 and over.....	7	7	4	4	6	6	6	4

* Not including allowance for maintenance.

duced almost 10 per cent for both groups. Most of the individual salaries were at least 10 per cent less in 1933 than at the beginning of the depression. Only four psychiatric workers and ten medical workers received larger salaries on April 1, 1933, than on May 1, 1930. Most of these had accepted new positions with increased responsibilities. No individual was earning more on April 1, 1933, than on October 1, 1932. It cannot be said, however, that medical and psychiatric social workers in Chicago suffered seriously because of the depression since the cost of living has also declined and reductions in salaries have been common in all fields of endeavor.

Briefly summarized, the findings of this study show that both the

⁸ In the case of the medical social workers this comparison is based on cash salaries since no information regarding maintenance is available for former years. Maintenance is included in each year for the psychiatric workers.

medical and the psychiatric social workers in Chicago are comprised chiefly of women in the most productive years of life, the majority of whom by education, training, and experience are entitled to professional status. The educational qualifications of the psychiatric workers are particularly high. Except for a few individuals connected with two hospitals for mental disease, practically all of this group have completed a college course and attended a school of social work for at least three quarters. The trend toward higher standards of educational and professional preparation is reflected in the superior qualifications of the younger workers.

The median length of experience—five and seven years, respectively for the psychiatric and medical workers—is rather low, but this may be expected in a young profession. It is considerably higher, however, than that of the social workers in the family welfare field, which is two years.⁹ The short experience of the family welfare workers is caused, of course, by the unusual conditions which have characterized that field during the depression. Aside from personality traits, professional training and experience appear to be the most important factors in determining the earnings of individual workers. There is a definite relationship between each of these and salary.

The median salary for the medical workers, between \$140 and \$149, and the median of about \$160 for the psychiatric group are both considerably above the median of \$127 received by social workers in the family welfare and relief agencies of Chicago on October 1, 1932.¹⁰ A large proportion of these workers, particularly in the psychiatric field, have executive or supervisory positions which carry a substantially higher salary than the case-workers receive. Taking the case-workers alone, the median salary group is \$140-\$149 for the medical and \$130-\$139 for the psychiatric. The comparison with the family field is again favorable, for family case-workers on October 1, 1932, received a median salary of \$124.¹¹

When comparison is made with public-school teachers in Chicago, the salaries of medical and psychiatric social workers appear low.

⁹ Helen R. Jeter, this *Review*, VII (1933), 246.

¹⁰ *Ibid.* Computed from data given on pp. 237-39.

¹¹ *Ibid.*, p. 237.

Figured on a twelve months' basis, the median salaries of teachers in Chicago in 1932-33 were \$185 in the elementary schools, \$210 in the junior high schools, and \$262 in the senior high schools.¹² The eighty medical and psychiatric workers who have an undergraduate degree and have also attended a professional school for at least three quarters are undoubtedly superior in education and training to the elementary-school teachers. Yet their median salary is between \$150 and \$159. The teachers have the added advantage of long vacations and numerous opportunities for increasing their training.

While the picture thus presented of the personnel and salaries of these two fields of social service in Chicago is not satisfactory, neither is it discouraging. The maturity of a well-established profession, with complete control over the qualifications of its members, has not yet been reached. There is still a lack of uniformity in the minimum standards of education and training required by the individual agencies. However, requirements are becoming more stringent and there is every indication that the vision and organized effort of the members of the profession are gradually achieving that objective. When it is reached, more equitable financial returns may be expected. Up to the present time, however, more progress has been made in establishing professional standards of work than in securing adequate remuneration.

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¹² National Education Association, Research Division, *Salaries Paid Teachers, Principals, and Certain Other School Employees, 1932-1933, 88 Cities over 100,000 in Population* (January, 1933), pp. 3, 5, and 7.

SOURCE MATERIALS

PROVISION FROM TAXATION FOR THE UNEMPLOYED: MEMORANDUM FROM THE TRADES-UNION CON- GRESS GENERAL COUNCIL TO THE ROYAL COMMI- SSION ON UNEMPLOYMENT INSURANCE.¹

INTRODUCTION

We desire at the outset to reiterate our protest against the Terms of Reference under which the Commission are asked to recommend as to how the insurance scheme can be made solvent and self-supporting and what provision is to be made for those not covered by it. The Terms of Reference seem likely to lead evidence given to the Commission and the Commission's findings on the lines of splitting the unemployed into sections with discrimination between them as to amount and conditions of benefit and method of administration. In our view any such discrimination would not only be a great injustice to the unemployed but a dis-service to the Nation. We, therefore, make no apology if our evidence is not confined to the aspects of the matter apparently covered by the Terms of Reference.

We cannot agree for a moment when the mere fact of a man being fairly regularly employed entitles him to benefit as a right when unemployed, that one less fortunate, who really needs more benefit and not less, should be deprived of it altogether or subjected to a prying enquiry into his domestic circumstances as a condition of receiving it. There is no real difference in principle between workers who are equally available for and capable of work and we protest against any attempt to make an artificial difference.

We hope to show that it has not been found possible to operate Unemployment Benefit on an insurance basis, and we think it is entirely wrong to attempt to secure a violent reaction in that direction at a time when the unemployment problem is greater than ever.

¹ From *Minutes of Evidence Taken before the Gt. Britain Royal Commission on Unemployment Insurance*, twenty-sixth day, Monday, May 4, 1931. For other memoranda submitted to the Commission and extracts from Testimony given before the Commission, see this *Review*, June, 1933 (Mrs. Sidney Webb), December, 1933 (Sir William Beveridge and Mr. R. C. Davison), and March, 1934 (Professor W. A. Robson).

THE INSURANCE FUND

The first Act in 1912 was confined to certain industries and only covered about $2\frac{1}{2}$ million persons. There was an extension in 1916, by which about 4 million persons were covered, but as there was little or no unemployment during the War, the scheme was never tested. After the Armistice in 1918 the Government of the day, realising that demobilisation would bring unemployment, faced up to its responsibilities and introduced the Out of Work Donation Scheme. Under this both civilian and ex-servicemen unemployed received benefit direct from the Exchequer without any contributions. It is significant to note here that a Committee of Enquiry under Lord Aberconway in 1919 reported that there was no ground for supposing that there had been extensive fraudulent abuses of the scheme.

The Out of Work Donation Scheme came to an end in 1919 so far as civilian workers were concerned, and was replaced by the 1920 Act, which embraced about $11\frac{1}{2}$ million workers on the three party contributory principle. This was against the definitely expressed opinion of the workers' representatives who contended that the Act should have been on a non-contributory basis. The 1920 Act commenced on 8th November, 1920, with a reserve of over £22,500,000 built up during the war years, but the Fund was immediately faced with a tremendous charge for unemployment benefit owing to the special provision contained in the Act by which eight weeks' benefit was allowed to newly insured persons during the first year, if four contributions had been paid. Even that provision was found inadequate to meet the situation and the insurance principle was further violated before the end of 1920, when benefit was authorised without any contributions having been paid. This position was intensified because of the Out of Work Donation Scheme for ex-servicemen which had been in existence since 1918 ending on 31st March, 1921.

In March, 1921, an Act came into force under which uncovenanted benefit was paid to persons who had exhausted their contribution rights or in some circumstances had paid no contribution at all, and benefit was increased to 20s. per week to bring it into line with the Out of Work Donation Scheme for ex-servicemen which was coming to an end on 31st March, 1921. Later on, dependants' benefit was added and this further brought the Unemployment Insurance Scheme into line with the Out of Work Donation Scheme under which payment for dependent children was allowed. The whole brunt of unemployment both in regard to civilians and ex-servicemen was thus thrust on the Insurance Fund with

the result that the £22½ millions with which the scheme started at the end of 1920 had disappeared by the middle of 1921 and borrowing commenced. An Act of 1921 passed on 3rd March authorised borrowing of £10 millions, while another Act, passed 1st July, 1921, authorised a further £10 millions. The Government of the day in place of discharging their liability in full to ex-servicemen and civilian unemployed transferred the whole responsibility to the Insurance Fund and attempted by means of contribution adjustments to make the insured industries pay for it. These measures failed, borrowing continued and the Fund began to pile up debt.

Uncovenanted benefit was substituted by extended benefit later on and subsequently transitional benefit took the place of the latter, but they are all much the same thing. It is not suggested for a moment that it was wrong to pay benefit in the cases referred to. On the contrary we say it was a perfectly proper thing to do and we mention the matter merely in order to show that the Unemployment Insurance Scheme as such, could not cater and never has catered for the unemployed and that the attempt to make it do so has only resulted in creating chaotic conditions and a sense of dissatisfaction all round.

In 1925 contributions were reduced by 4d. (2d. each on workers and employers) to assist in floating the Widows' & Orphans' & Old Age Pensions Scheme. The Exchequer contribution was to be increased by 2½d. per week to compensate for this loss, but before that could come into effect, the then Government introduced the Economy Act of 1926 under which not only was the 2½d. repealed but the existing Exchequer contribution was reduced by ¾d. per week. The result was that between 1926 and 1929 the Fund lost £15,600,000 which it ought to have received from the Exchequer in contributions and the total effect of the reductions mentioned was £46,000,000 loss to the Fund up to the end of 1930 financial year. The Widows' & Orphans' & Old Age Pensions Scheme was therefore floated at the expense of the Unemployment Insurance Fund which was forced to borrow from the Exchequer at interest in order to meet its liabilities.

The above brief history of the Scheme shows that since 1920 unemployment benefit has been dealt with by one expedient after another. It was certainly not dealt with on an insurance basis nor could it be as we have always contended. Not only charges which should have been met by the Exchequer were debited against the Fund but the Fund was deprived by the Exchequer of substantial income. The Unemployment Insurance Fund is heavily in debt through having to borrow from the

Exchequer largely because the Exchequer failed to meet its responsibilities even to the limited extent of being a third party in the scheme. We submit in any case that the Exchequer should be not merely a third party, but should on behalf of the Nation meet the whole cost of unemployment benefit.

CONTRIBUTORY INSURANCE OR PROVISION FROM TAXATION

Unemployment is a national and international problem resulting from the industrial system under which we live. The workers are not the authors of the system but the victims of it, and unless the community so organises its resources as to provide work for every willing worker, the unemployed, as the reserves of industry, are entitled to maintenance.

However strong, skilful, capable and willing a worker may be, his ability to get a livelihood depends on whether his labour can be turned to profitable account by somebody else.

It is surely obvious that a system so organised against the individual must, if it cannot employ him, provide an income for the unemployed worker, not because he is a beggar or a suppliant for relief, but because he is a member of the community with the same right to live as every other member of it. If he is to obey the community's laws, then the community must safeguard his inherent right to a livelihood.

It is unfair that a communal responsibility should become a charge on those least able to bear it. The unemployed are not responsible for unemployment, but the contributory system of unemployment insurance implies that they are, for it imposes a poll-tax on them while they are employed to provide against their unemployment.

It allows exemptions and exceptions from the scheme where the risk of unemployment is supposed to be small, although in any other form of insurance every effort is made to secure as high a percentage as possible of good risk. We note that suggestions have been put forward for increasing contributions in industries most liable to unemployment. This seems to be the negation of social insurance. The more unemployment there is in an industry, the poorer will be those employed in it, and we cannot too strongly resent the suggestion that they should be still further burdened.

The worker's present contribution of 7d. per week is payable whether he earns much or little; whether he only works one day and receives a few shillings or works a full week for a fairly substantial wage, the 7d. has to be paid. This cannot be regarded as in any way equitable or in accordance with any principles of taxation. We strongly urge now, as we have always done, that the worker's contribution should be abolished and the

workers should not, except of course as tax-payers, be burdened with the cost of maintaining the unemployed.

We are also of opinion that the employers, except as taxpayers, should not be burdened with the cost of unemployment. The employer's present contribution has to be paid by him whether or not he makes a profit. In fact, he may be making a loss and yet has to pay, whilst, on the other hand, a prosperous professional man who may only employ a few persons escapes any large contribution to the unemployment fund, however high his income, and merely pays his small portion of the Exchequer contribution as a tax-payer, which incidentally has to be paid by the manufacturer and the worker also.

Speaking in the House of Commons on the 28th March, 1930, Mr. Snowden said: "I was the only man in the Parliament when the first Unemployment Insurance Bill was before the House who opposed the employer's contribution, and I have never had any occasion to change my views on the matter. The incidence is very heavy, and it comes very unfairly. It is equally a charge on the employer whether he is making a profit or a loss."

The employer's contribution becomes incorporated in the cost of production, raises prices and restricts consumption. This becomes particularly serious when the products of his firm have to meet the competition of commodities which do not contain a similar item of cost.

We note Sir William Beveridge's suggestion of a direct tax on employers for dismissals. This seems strange reasoning. It implies that employers dismiss workers whom they might keep employed at a profit, as we cannot conceive this suggestion to be that employers should keep workers employed at a loss.

In any event, the cost would be added to production and on the other hand, if the employer found it cheaper to dismiss workers and pay the dismissal tax, that also would be added to costs and so handicap industries in which the economists are always telling us that costs are too high. We are at a loss to understand how anybody can prefer increasing costs in that way, instead of reducing the cost of unemployment to industries by spreading the burden over the nation as a whole. The crude and wasteful method of wage reductions seems to be the only idea many people have for reducing costs.

The evidence of the Accountant-General to the Ministry of Labour, which you have had, showed that with a live register of 2,100,000 unemployed, contributions would need to be increased by 2s. 6d. per week in order to make the Fund solvent and self-supporting. The 2s. 6d. referred

to would be in addition to the present contribution of 1s. 10½d. per week and the imposition of any further burden on industry would be quite impracticable apart from the fact that it would be most inequitable to penalise so heavily a section of the people to meet what is really a national charge.

The inclusion in insurance of persons with incomes up to £500 per year, excepted persons in the service of public authorities, national and local, statutory companies, civil servants, teachers, railway servants, agricultural workers and domestic servants and the cancellation of the banking and insurance industries' special schemes would increase the income of the Fund by about £14,000,000 per annum. Against this would have to be set the benefits to which these persons would be entitled and these, according to the Accountant-General, might amount to nine or ten million pounds per annum if 5 per cent. of them were to receive unemployment benefit. This limited extension would not therefore materially affect the finance of the present insurance scheme, which is costing about £60 millions per annum over and above the contributions received.

Events since 1920 have strengthened the view which we have always held that unemployment benefit should be a national charge.

That this view is growing in other quarters the following quotation will show: During the debate on the Unemployment Insurance (No. 3) Bill on 4th April, 1930, Mr. Winston Churchill said:—

"It might well be that an increase of indirect taxation borne by the whole of the consumers would be preferable to raising the millions for the maintenance of the Insurance Fund directly by a tax upon the regularly employed workmen in the prosperous industries."

We repeat what we have said to the Blanesburgh Committee and on many other occasions, that a scheme such as we have in mind, the full weight of which would be borne by the State, would, we believe, prove a powerful incentive to the State to take all possible measures to prevent unemployment, which is absent when it contributes but a fraction of the cost of maintaining the unemployed. We are firmly convinced that the abolition of the present form of worker's and employer's contributions and the maintenance becoming a direct Exchequer charge will result in putting matters on a proper footing by abolishing the present pretence of insurance, relieving industry of an unjust burden and compelling the nation as a whole to realise its responsibilities to the unemployed and therefore its responsibility for organising employment.

As has been shown, the debt of the present fund has been incurred

largely because the Exchequer failed to meet its obligations to the unemployed. In addition to being unfair to expect a limited number of people to shoulder the responsibility for the debt, any new scheme that may be proposed would be doomed from the start if it had to begin with a huge debt. We therefore strongly urge that the debt should be cancelled.

We appreciate that our proposal for the abolition of the present contributory scheme involves a heavy charge on the Exchequer but it is a burden which must be borne, not only in common fairness to the unemployed, but in the best interests of the nation itself. There can be no question of reducing benefits and in fact we think that they are already too small, but we will deal with that subject later.

The present abnormal unemployment which unfortunately may last some time is not wholly within the control of either workers or employers or even the Government. It is due to the loss of trade owing to industrial developments, and to political upheavals in some other countries. International monetary policy also plays a prominent part and rationalisation is no small factor in the situation. The nation is fighting for its industrial life and the whole position should therefore be treated as a national emergency calling for special measures.

We realise that the abolition of the worker's and employer's contribution will probably necessitate fresh taxation when the Exchequer has to meet the full cost of the present abnormal unemployment. Whilst agreeing with the principle of Mr. Churchill's statement quoted on page 349, we do not agree that the money should be raised by an increase of indirect taxation which is always unfair in its incidence to the poorest people who have to buy in small quantities. We are of opinion that the present emergency should be met by a special unemployment levy on all incomes, whether from earnings or from interest and profit.

The levy would be on a percentage basis and it could be varied from time to time in accordance with the amount required for the maintenance of the unemployed. The percentage basis would ensure payment according to income, as against the present inequitable flat rate which operates irrespective of earnings. The levy should not in any case exceed 1 per cent. on incomes up to £250 per annum, but it would be a matter for the Exchequer to adjust other percentages on a graduated scale according to requirements. Unearned income should be charged at a higher rate than earned income.

In this way the community as a whole would contribute its quota to the maintenance of the unemployed and unemployment benefit would be

payable to any member of the community who was unemployed and could fulfil the statutory conditions.

In order to simplify the procedure the levy could be deducted at the source in the case of employed persons on each occasion when wages or salaries were paid. The employer could be responsible for making the deduction and for remitting the amount of the levy in bulk to the Treasury. Deductions at the source in this way would ensure that many people who do not now contribute to either unemployment insurance or income tax would pay their quota, e.g., non-manual workers who are in receipt of over £250 per annum and are therefore exempt from unemployment insurance and who are also exempt from income tax because of allowances. There would also be deductions in respect of persons who are not included in the present scheme, all of whom would thus pay their percentage of the levy. It would follow of course that the special schemes in the insurance and banking industries would disappear and their members would be included in the general scheme and would pay their quota.

Deductions of the amount of the levy from wages and salaries at the source would mean payment on gross income and therefore employers and firms should pay the levy on gross profits and the levy should also be payable on gross income from investments. In all cases the amount of the levy paid, whether on wages, salaries, profits or income from investments should be allowed as a rebate for ordinary income tax purposes. The levy in the case of profits and income from investments could be paid through the income tax machinery.

The employee should be provided with some form of card to show that the levy has been paid in respect of him. The card would also act as a check on the employer who would in addition be subject to the usual possibility of an examination of his books by Treasury officials.

The proposed levy would be really a national effort to meet the present emergency. It would spread the burden equitably on all incomes; it would remove the present burden on the low-paid workers; it would relieve industry by removing the contribution which has to be paid irrespective of the state of trade and would substitute for it a levy on profits; it would ensure a proper share of the cost of unemployment being borne by those who, though not directly engaged in industry, derive income from it. In short, it would be a special national effort to provide for the maintenance of the unemployed which would focus more attention on the problem of unemployment and expedite measures for the solution of it. The levy could be reviewed as conditions improved with a view to the

cost of maintaining the unemployed becoming an Exchequer charge to be met from ordinary taxation.

Under a scheme such as we propose every member of the community who satisfied the statutory conditions could be entitled to unemployment benefit. The primary condition would be that the applicant was capable of and available for work, subject, of course, to disqualification for voluntarily leaving work or refusing suitable employment, etc., as at present, and subject also to the levy having been paid in the case of persons who had been employed prior to claiming benefit. The benefit should be for the loss of employment only and there should be no "means test" of any kind as regards wholly unemployed persons.

ALLEGED ABUSES

It has been alleged that there are considerable abuses of Unemployed Insurance benefit, particularly by married women, short-time workers and seasonal workers. We have no desire to minimise abuses but we are bound to point out that the prominence given to this side of the matter is out of all proportion to the problem as a whole.

If all the so-called abuses were entirely eliminated, it would have very little effect on the finance of the scheme.

The Aberconway Committee in 1919 and the Blanesburgh Committee in 1926 investigated similar charges made at that time and found that there was no real substance in them. The Ministry of Labour has conducted enquiries at different periods into the personal circumstances of selected applicants for benefit and on every occasion the unemployed have been vindicated.

We could point out that there are not only abuses which result in benefit being obtained but there are very many cases in which benefit is refused to people who have been steady contributors to the Fund for many years and then find themselves ineligible for benefit because of rigid conditions, e.g., a person may have contributed as an insured person since the beginning of 1912, but if he happens to have been out of insurance for a comparatively short time, he loses all credit and is not entitled to any benefit. This occurs in the case of people who may set up in business for themselves, who may go into an uninsurable occupation or who may go abroad. If they continue to draw unemployment benefit their claims would be kept alive, but if they prefer to take any of the other courses indicated they are penalised. We point this out merely as an instance of the kind of thing which is inevitable under a contributory system with stamp qualification such as we have at present, and there are many other anomalies which could also be mentioned.

In a large scheme such as ours, based as it is on rigid lines, some anomalies, both as to payment of benefit and refusal of benefit, are bound to appear, and later we suggest machinery which we believe will meet the position. We desire, however, to emphasise the point that such cases are a very small proportion of the whole, and to parade and advertise them, as has been done in some quarters, to the exclusion of the larger issues which constitute the real problem is, in our view, detrimental rather than helpful to a proper solution. The suggestion often made that the workers refuse work because of unemployment benefit seems to us to have no point, because if suitable work is refused then benefit is stopped.

In many cases married women continue at work and in other instances although women may leave work on marriage, economic circumstances later may force them back to work. It would, therefore, be entirely wrong to penalise married women as a class, because there may be some who are drawing benefit who, it is thought, may not really intend to re-enter industry. The only real test of genuineness in such cases is an offer of work and the efforts of the community should be directed to that channel. Attempts to make fine distinctions between different kinds of married women claimants for benefit can never be conclusive but are quite likely to result in penalising women who are perfectly genuine and fully entitled to benefit.

We think, however, that as benefit under our proposed scheme would be for loss of employment, it would be right to lay down a condition to the effect that an applicant should show that he or she had actually been employed and intended to gain his or her livelihood as a full-time employed person.

With regard to short-time working we desire to emphasise the point that this was for many years before the introduction of unemployment insurance a means of alleviating the effects of unemployment in many industries and the system has much to recommend it.

Short-time working prevents the deterioration of experienced workers and prevents their loss to an industry which would in consequence be handicapped when trade revives. The net result to the unemployment fund is the same on the expenditure side whether all the workers in a particular works are unemployed half the time or half the workers are unemployed all the time, but in the former case there would be an addition to the fund of the full amount of contributions.

It is often stated that short-time working retains redundant workers in certain industries, but even if that be true, the cessation of the practice would only result in present circumstances in adding to the list of whole-

time unemployed as there is no alternative employment for them, and again we must put forward the view that the finding of employment is the end to be aimed at. It is alleged that in many cases short-time workers earn a normal week's wages in three days and draw unemployment benefit for the other three days. We have no desire to defend any such practice and we think that the position could be met by laying it down that no person could receive in benefit and wages in any week more than the normal week's time earnings.

There are many different kinds of seasonal workers and as matters stand with the rigid conditions set down in the Acts, it is easy to believe that some seasonal workers are being paid benefit in circumstances which nobody would wish to defend. It seems to us, however, that it would be a mistake to attempt to draft any general condition applicable to seasonal workers as the circumstances vary to such an extent.

ADMINISTRATION

In our view the tests and conditions which at present exist if properly applied are quite sufficient to obviate abuses, but we think that there should be a measure of flexibility in the administration of the Acts so as to deal with anomalies or abuses which reveal themselves in practice. The machinery suggested in the following paragraphs is put forward with a view to flexibility and with the idea of securing efficient administrative working.

One of the great faults of the present system is its rigidity in administration. Each successive Act has attempted to define strictly the conditions for benefit, but as might be expected cases arise which were not contemplated when the Acts were drafted. Cases are taken to the Umpire for a decision and he has to take the Acts as they are and endeavour to do the best he can with them under all circumstances, with the result that decisions are given which in their application create further anomalies and hardships. The next three paragraphs give cases in point.

Under the 1930 Act defendant's benefit can be paid in respect of a person who does not earn the amount of the defendant's benefit in employment or by the performance of work. The Umpire held that this excluded a person in an occupation ordinarily carried on for profit. Under this decision a defendant who makes any profit whatever from a small business or undertaking is disqualified for defendant's benefit, whilst it could be paid in respect of a person earning in employment up to 9s. per week.

It often happens that although people have booked on ready for work

they do not in fact start, owing to some cause over which they have no control, as, for example, the sudden breakdown of machinery. In cases of this kind, the Umpire has ruled that unemployment benefit is not payable even although no work has been done and no wages have been paid for that day. He bases his decision on the wording of the Act which defines employment as a contract of service but which does not define unemployment and he concludes that as the men had booked on there was a contract of service for that day and consequently they were employed. The Workmen's Compensation Act contains a similar definition of employment and the Umpire feels bound apparently to have regard to House of Lords' decisions in compensation cases although of course the purpose of the two Acts is on a different basis.

Another case of a similar kind may be mentioned; this has reference to claimants for benefit who may be required by an insurance officer to undergo training. The Act simply says that they are to be disqualified for benefit if they refuse a requirement of the insurance officer to undergo training, but it says nothing about whether the requirement is to be a reasonable one or not. No question can arise as to the circumstances in which the applicant refuses to comply with it and if he does so, he is automatically disqualified for benefit. Furthermore he is refused benefit for the period of training, whatever it is, whereas the usual period of disqualification under other heads is not more than six weeks.

Whichever way the Umpire's decision is, it is final and the position thus set up can only be rectified by further legislation. The result is that parliamentary time is occupied to a great extent with unemployment insurance legislation which in turn only gives rise to the necessity for further legislation. We think that the Act should lay down general principles only regarding the conditions for benefit but that there should be authority vested in somebody outside the Minister of Labour or the Government of the day to make detailed regulations to govern benefits and to deal with anomalies or abuses which may become apparent.

We therefore suggest that an Unemployment Benefit Board should be constituted of three nominees of the Trades Union Congress General Council, three nominees of employers' organisations, one nominee from the Ministry of Labour and one nominee from the Treasury together with an independent chairman. The Board should be a full-time statutory body with power to make regulations governing the payment of unemployment benefit so far as the conditions on the lines of the general principles laid down in the Act are concerned, but should not have any power to deal with rates of benefit which should be laid down in the Act itself.

The regulations made by the Board should be subject to the approval of the Minister of Labour, who should then be responsible for submitting them to Parliament by the usual method of laying the regulations for a stipulated number of days on the table of the House of Commons, after which they would come into operation if the House had not carried a resolution to the contrary.

The Board should be given power to call to their assistance expert evidence as to any particular trade or industry or on any other point on which they needed guidance for the framing of regulations. The records of the Government Departments should also be available to them for this purpose. The Board should have power to compel the attendance of witnesses and the production of books or documents required for the purpose of their work.

We believe that such a Board as we propose, having first-hand knowledge of industrial conditions would command public confidence as a suitable body to deal with the benefit side and to see that abuses and anomalies were eliminated in cases where benefit should properly be received as well as in cases where it should be withheld.

We are convinced that the formation and functioning of such a Board, by largely removing the question of unemployment benefit from the arena of party politics and by relieving the legislative congestion of Parliament, will ensure a sound administration of the scheme on democratic and businesslike lines.

Three years ago we proposed a similar Board to deal with the question of Workmen's Compensation and our proposals were contained in a Bill which we drafted and which is now at the Home Office awaiting its turn for legislation. We are satisfied that the proposed Board will work equally well in the case of Workmen's Compensation or Unemployment Benefit and although we are not actually suggesting that the same Board should be responsible for the administration of both schemes, we think it is highly desirable that there should be a fusion later on. This would probably emerge in connection with any plan that may be devised as a result of the enquiry which we understand is at present being conducted by a Cabinet Committee. We make no suggestion for a comprehensive scheme at present, pending the report of the Cabinet Committee, but we are of opinion that sooner or later there must be one comprehensive scheme which will dovetail into each other the measures providing for the various contingencies in the worker's life.

Local Committees composed of employers' and workers' representatives together with representatives of the Ministry of Labour could also

be set up throughout the country in order to advise the national body as to particular local conditions. Local Employment Committees could probably be adapted for this purpose. In this way the Board could be kept in touch with the localities and this we feel would be of considerable assistance to them in framing their regulations. The Board of course would also be able to consult the representatives of a particular industry so as to get the national as well as the local view of it.

The question of training is very important from the point of view of unemployment benefit, particularly as regards young persons who have never had a chance to start in industry and also those thrown out of employment by new processes or rationalisation and who may not be re-absorbed in the same industry. We agree with the necessity for preserving the morale and skill of unemployed workers. We think that they have an absolute right to be kept in touch with industry so as to be ready to take their places on equal terms with others as and when opportunity offers. At the same time we do not agree that the present method of dealing with the matter is the right one.

Unemployed workers are now taken to training centres where they are given a smattering of a trade and then offered to employers by the Ministry of Labour. These partially trained workers cannot command the full standard rate and they are therefore a danger to the fully trained. Employers use these trainees for a specific operation in which they may be fairly good and they are kept at that with the result that they never become fully competent and their opportunities for employment are circumscribed. Moreover, the employment of trainees may result in the unemployment of fully skilled men who thus become a charge on the Unemployment Fund. It is not economy and indeed may be a real danger to turn partly trained workers into an over-crowded labour market where they can be used not only to depress existing standards but to displace fully trained workers.

The kind of training to be given, the object to be aimed at and the fitting of trainees into the industrial fabric are all questions requiring the most thorough consideration by industrial experts, and we therefore suggest that this work might be handed over to the proposed Unemployment Benefit Board to make a careful study of it in conjunction with industrial interests throughout the country and prepare a properly agreed and co-ordinated plan for dealing with the whole matter. We think that apart from the question of training and re-conditioning unemployed workers could be kept in touch with industrial developments by means of suitable talks and lectures which would not only keep their interest, but would keep them fully informed as to the facts of industry.

TRADE UNION ADMINISTRATION

Trade Unions acted as placing agencies and paid Unemployment Benefit to their members long before either of these matters was taken up by the State and indeed it is not too much to say that the State schemes were founded on Trade Union experience.

Industry is continually changing its character, processes vary rapidly and specialisation is the order of the day. Obviously, the Trade Unions are closely in touch with all that is going on and are always in a position to appreciate fine distinctions between workers: to understand the customs and practice of each industry: the kind of worker best fitted for each job: the methods to be adopted in filling vacancies: where there are vacancies; and many other points. It will be apparent that the Exchange official cannot have this specialist information, which is based on long experience, however much he may study local conditions. The actual experience of the workshop from boyhood and constant mixing in meetings and conferences is something which can only be acquired by those who have gone through those phases of working class life.

The valuable experience of the Trade Unions should be utilised to the full by the State, especially in the present emergency. The Trade Unions should be asked to take over for their members the administration of State Unemployment Benefit from the Exchanges, including the placing of workers. They should work in close co-operation with the Exchanges and on behalf of them, but there should be no irritating conditions which apply to associations of employed persons. An association of employed persons can be simply a collection of persons from one firm and would have no experience beyond that. Trade Unions cover all kinds of industries and should be brought into close touch with the Exchanges, not because they are associations of employed persons, but because they are Trade Unions with great experience which is required in the present emergency.

From the inception of the Unemployment Insurance Scheme in 1912 many Trade Unions have administered State Unemployment Benefit, and following the passage of the 1920 act arrangements under Section 17 for the administration of Unemployment Benefit were made between the Ministry and 241 associations with an aggregate membership of over 4,108,000. Practically the whole of these associations were Trade Unions. At the present time arrangements exist with only 134 associations with an aggregate membership of 886,060 and some of these are not Trade Unions.

The chief cause of the falling-off in Trade Union arrangements was the

difficulty of complying with the financial and restrictive conditions laid down in the Acts from time to time. The position has been eased to some extent by the passing of Section 10 of the Unemployment Insurance Act (1930) which repealed some of these conditions, but the restrictions which still exist prevent many Trade Unions from making arrangements under Section 17 with the Ministry of Labour.

For example: the condition as to the payment of benefit by Unions from their own funds up to a fixed amount in addition to State benefit imposes a hardship on Unions already hard hit by the prolonged unemployment of their members. Such a condition is not necessary in the case of a Trade Union, and as it prevents that close working arrangement which ought to exist between the Exchanges and the Unions, we suggest it be abolished altogether so far as Trade Unions are concerned.

An example of hardship in the case of Unions with Section 17 arrangements which may be quoted is in respect of amounts to be refunded to Trade Unions. Section 17 (1) of the 1920 Act reads:—

“. . . there shall be repaid periodically to the Society or other association out of the unemployment fund such sum as appears to be, as nearly as may be, equivalent to the aggregate amount which those persons *would have received* during that period by way of unemployment benefit under this Act if no such arrangement had been made,”

but the words underlined were altered by subsequent legislation to read “*would have been entitled to receive*,” the effect being that although the Ministry of Labour may authorise a Union to pay certain benefit, if the Ministry afterwards find that the recipient was not entitled to it, the Trade Union has to suffer the loss. This is clearly a great injustice as the Union can only pay on authority from the Ministry, but in cases such as quoted above the Trade Union cannot get a refund of the amount paid on the Ministry’s behalf, because the latter are prevented from doing so by the words of the Act which confine refunds to amounts which persons “*would have been entitled to receive*.”

We have always regarded it as deplorable that an accommodation was not arrived at whereby the experience of the Trade Unions and their protective value both for the applicant and the Fund could have been utilised fully in the difficult times through which the nation has passed and which are, unfortunately, still with us. Sir Montagu Barlow, Minister of Labour in 1922, speaking in the House of Commons on 3rd May of that year, said that of 640 convictions for fraud on the Unemployment Fund, 620 were in respect of persons claiming directly through Exchanges and 20

were in respect of persons claiming through associations. In other words, associations, covering more than 25 per cent. of all insured persons, had only 3 per cent. of the total number of convictions for fraud.

We think that on every ground, relief of congestion at Exchanges, abatement of irritations, adequate filling of vacancies, satisfaction to the worker and protection for the funds, it would be an undoubted advantage to have Trade Unions administering Unemployment Insurance in close co-operation with Employment Exchanges. We, therefore, suggest that steps be taken to make it possible and easier for all Trade Unions to administer the benefits and also to bring about a close working arrangement between the Exchanges and the Trade Unions.

BENEFITS

We are of opinion that the present benefits are too low and we suggest that the scale should be 20s. per week to workers 18 years of age and over, and 10s. for wife or other dependent adult, and 5s. per week for each child. The benefit to young persons 16-18 years of age should be 15s. per week and to those between school leaving age and 16 years of age the benefit should be 10s. per week. We submitted that scale of benefits to the Blanesburgh Committee and we see no reason to alter our view. We do not suggest that boys and girls should immediately receive 10s. per week on leaving school, but we do think that if there is no employment for them they should pursue their studies in suitable centres and should be entitled to benefit if they cannot obtain employment within six months of leaving school.

We cannot see that there is any justification for the suggestion made in some quarters that benefit should be reduced. It has been suggested that it ought to be reduced because the cost of living has gone down since 1920, whereas benefit has remained approximately the same. This seems to overlook the point that the contribution is approximately double what it was in 1920 and if the value of the benefit has increased owing to the fall in the cost of living, so has the value of the contribution. Apart, however, from any question of contribution, nobody can conscientiously say that 17s. is more than enough to keep an unemployed man for a week or that 32s. is too much for a man, wife and three children. To any thinking person it is a constant source of wonder as to how the unemployed exist on such amounts. Many of those who urge a reduction of benefit would themselves spend such an amount on a single meal or for a seat at a theatre.

The effect of reducing unemployment benefit would be either to reduce

the purchasing power of the people and therefore affect the home market or else the additional charge for benefit would have to be met through public assistance. In this connection we may remind the Commission of the evidence which they have already had, to the effect that during the six months following the coming into force of the Unemployment Insurance Act in March, 1930, the cost to Local Authorities of outdoor relief fell by about 40 per cent. in spite of the tremendous increase in unemployment, as compared with the corresponding six months in 1929.

A charge on the rates means a charge on industry in the locality whether it is doing well or badly. The areas in which there is most unemployment would have the heaviest charges to bear and obviously they could not do it. It is true that the Local Government Act allows local charges in respect of unemployment to fall on a wider area, but why stop at that area? The larger area is no more responsible for unemployment than the smaller one. Industry is the concern of the nation as a whole and the country cannot be split up into self-contained areas. The whole country must be regarded as one economic unit. How can it be right to penalise the residents in a particular locality merely because a depressed industry is located within it, whilst people not resident in the area but who benefit from its prosperity would, through not being ratepayers, escape any liability in hard times? The only logical way to deal with unemployment is that the nation as one economic unit should be responsible for it.

We note Sir William Beveridge's statement that prior to the introduction of State unemployment benefit, trade union benefits were usually sufficient with the "other resources" of the workpeople concerned to make it unnecessary for them to apply either to the Poor Law authorities or for any other form of relief. "Other resources" in the case of the workers means their furniture and effects which they had to pawn or sell before they could get relief, or else live on relatives as poor as themselves. Happily these conditions have disappeared to a great extent and we are satisfied that the nation would not tolerate a return to them.

This is largely due to what Sir William now calls "the dole officially miscalled insurance." We agree it is not insurance and we have advocated earlier that the pretence be abandoned, but we think it is a matter of pride that despite the prolonged industrial depression since 1920 the victims of it have been saved from utter destitution. We resent the term "dole" being applied to what is after all the same in principle as "compensation for loss of office" in the case of more fortunate people.

We think that the suggestion for a reduction in benefits is a short-sighted one which would have disastrous results in the homes of the un-

employed and on industry generally by limiting the spending power of the people and increasing local burdens, which again would seriously handicap the industries in that area.

Figures published monthly in the Ministry of Labour Gazette show that from the end of 1920 to end of 1930, the net loss of aggregate money wages to the workers was £4,640,000,000, and these figures do not include Government employees, agricultural labourers, shop assistants and clerks. On humanitarian grounds alone the claim for a reduction is not justified, but apart from that it would be extremely bad business. If the Unemployment Insurance Acts have any claim to be called "insurance" at all it is on the grounds that it was an insurance of the nation against worse consequences. The country has remained stable despite the extraordinarily difficult time through which it has passed and this, we are convinced, is largely due to the payment of unemployment benefit. Viewed from that angle, the Exchequer would have made a very good investment even if the whole cost of unemployment insurance had been met from that source.

Unemployed persons are liable to lapse from insurance under the National Health Insurance and Pensions legislation owing to unemployment. The Ministry of Labour could, however, pay a sum to the Ministry of Health in order to preserve the rights of these persons under the Health and Pensions legislation. We suggest that an adequate amount should be allotted by the Treasury to the Ministry of Labour to preserve the insurance rights of the persons concerned, having regard to the fact that the arrears are entirely due to unemployment.

The present waiting period for which a person has to sign before receiving benefit is six days and we think that this is far too long. We therefore suggest that the waiting period should be reduced to three days, as was the position under the Unemployment Insurance (No. 2) Act, 1924. We suggest further that when the waiting period has been served, benefit should be paid from the first day of unemployment.

At present periods of unemployment separated by not more than ten weeks are regarded as continuous, but we think they should be regarded as continuous if separated by not more than one year, as is the case under the National Health Insurance Act.

Under section 4 (1) of the 1924 (No. 2) Act, no worker lost benefit owing to a stoppage of work if it could be shown that the stoppage was due to an employer acting in such a manner as to contravene the terms of any agreement existing between a group of employers where the stoppage took place, or of a national agreement, to either of which the employers or employees were contracting parties. This position was altered by the 1927

Act, under which an employer can endeavour to force his workers to accept something different from an agreement which is still in existence and has not been terminated in a proper manner, and if they refuse they are not eligible for unemployment benefit as their unemployment is regarded as being due to a trade dispute. This allows an employer who wants to take advantage of his competitors to penalise the workers who refuse to fall in with his plans and we suggest that the position which obtained under the 1924 Act should be restored, in fairness to employers and workers who sign and honourably abide by agreements.

Sometimes it may happen that an employer, without wanting to break an existing agreement, endeavours to get his workers to accept a temporary reduction in wages because of trade depression. If the workers do not agree to the course suggested and become unemployed in consequence, they are not entitled to benefit as they are supposed to be involved in a trade dispute. The employer says in effect: I have no desire to break an existing agreement, but as matters stand, I can only continue to employ you if you accept something less than the agreement stipulates. We submit that the worker is quite entitled to say in reply that he cannot be a party to breaking the agreement. Where there is an agreement, it seems to us entirely wrong to hold that there is a trade dispute if the workers refuse to break it.

It often happens that an offer of employment is made to a worker by the Exchange Authorities but is refused because the employment is not in accordance with an existing agreement governing conditions between associations of employers and employees. In such a case the worker is disqualified for benefit at present, but we suggest that he should not be penalised for refusing such an offer of employment. To accept it would not only involve him in difficulties with his Trade Union but would be a direct attack on the standard agreed to by local employers and employees. The same consideration applies to an offer of employment where no definite agreement exists but which is on less favourable conditions than those generally recognized by good employers in the district concerned.

When cases are being heard at the Court of Referees a statement as to the reason for an applicant's being unemployed is put in from his last employer. It is a common cause of complaint that employers' statements are often quite inaccurate and seriously prejudice the applicant's position.

In some cases statements have been so serious that action has been taken in the Court against the employer and damages recovered; in many cases, however, the applicant would not be in a financial position to take action. In any case it will be obvious that many statements can be made

which, without being actionable, unfairly damage the applicant's claim. We submit that an employer's statement if challenged ought not to be admitted as evidence by the Court of Referees unless the employer attends personally to support it, and to be cross-examined on it.

In areas where short-time working is prevalent there is very often difficulty in securing a workers' representative to sit on the Court of Referees owing to a Ministry of Labour regulation under which a person who is himself an applicant for benefit is not eligible to sit on the Court. The result is, therefore, that if a short-time worker is notified to sit on a Court on a day when he happens to be unemployed he is not allowed to take his place and the Court has no workers' representative. We appreciate that in general unemployed workers would themselves prefer not to sit on the Court, but in the circumstances we have referred to, there is really no alternative and we therefore suggest that provisions should be made by which a short-time worker should not be debarred in cases where it is not possible to secure another workers' representative.

The present wording of the Acts in respect of dependants' benefit leads to Umpire's decisions which undoubtedly create hardship and which we cannot believe the Acts intended, e.g., the Acts say that a wife is dependent, but the Umpire has held that this does not cover a divorced wife, even when she is quite clearly dependent on the claimant. Again, a mother is a dependant but not a mother-in-law and the result is that if a married woman worker applies for dependant's benefit in respect of her mother the Umpire pools the income of the mother and daughter and adds to it the income of the son-in-law and may determine in the result that the mother is not mainly dependent on the daughter. It does seem wrong that if a husband could not claim in respect of his wife's mother his income should be taken into consideration on a claim by his wife in respect of her mother.

At present dependant's benefit is not payable in respect of a housekeeper unless she is employed to care for the claimant's children under 14 years of age, or 16 if at school. This should be extended to include any case in which a widower may have to employ a housekeeper.

The present children's allowance continues up to the age of 16 if the child remains at school, but the majority of secondary schoolchildren remain at school after their 16th birthday. We therefore suggest that the allowance should be continued while the child is at school.

There is much congestion and has been for some time in respect of cases which have been appealed to the Umpire. This has led to very great delay, with the result that months have elapsed before decisions were

given. We believe this is largely due to the fact that under the 1930 Act any claimant was given the right to appeal where the decision of the Court of Referees was not unanimous. We are of opinion that this provision was quite unnecessary and has led to the reference to the Umpire of a great number of frivolous appeals.

We think that appeals should be confined to all Trade Unions and to associations of employed persons other than Trade Unions but having arrangements with the Ministry of Labour under Section 17 of the 1920 Act as amended, or, alternatively, in cases where the Court of Referees is of opinion that the case contains an important principle on which the Umpire's decision would be advisable.

We are convinced that, by limiting the appeals to all Trade Unions and also to associations as suggested, unnecessary appeals would not be forwarded, but we regard it as very important that the right of appeal should be confined to the type of organisation referred to. Other cases will be protected by the right to give permission to appeal vested in the Court of Referees.

As a means of helping in the administration of unemployment benefit and for the purpose of enabling the Exchanges to perform more effectively the function for which they were in the main established, we think it should be made compulsory for employers who are not dealing direct with Trade Unions for their supply of labour to notify their vacancies to the Employment Exchanges. In this way, an effective check could be kept as between the Trade Unions and the Exchanges and definite jobs could be offered to the unemployed.

In Workmen's Compensation cases where a question arises as to total or partial incapacity some time may elapse before the point is decided and unless the person concerned can register meantime at the Exchange he is likely in the end to find himself without either Workmen's Compensation or unemployment benefit. Up to a recent date and in accordance with Umpire's decision 4070/1920, the position was that in such cases the person was entitled to make a provisional claim for unemployment benefit and we suggest that this right should be restored.

There are many cases in which persons who are not fit for all kinds of work are refused unemployment benefit on the grounds that they are not capable of work whilst they are also refused Health Insurance benefit on the grounds that they are capable of some kind of work.

We suggest that if a person is not entitled to sickness benefit because he is capable of work that should entitle him to be regarded as capable of work for unemployment benefit purposes.

We must not be regarded as adversely criticising in anything we have said either the Umpire or the Ministry of Labour officials, all of whom are discharging their duty under extremely difficult conditions. Our criticism is directed against the machine, not against those who have to operate it.

Evidence has already been given to the Commission by Mr. Price of the Ministry of Labour in which he intimated that the reciprocal arrangements with the Irish Free State came to an end in 1924. The absence of such arrangements has led to all kinds of hardship as the contributions paid in this country do not count in the Irish Free State and vice-versa. Then again the absence of reciprocity between Northern Ireland and the Free State leads to a position in which many workers who live at one side of the border and work on the other are not entitled to draw benefit because they are resident in another Government's territory, although contributions are paid in respect to them at their place of employment. There is similar trouble in respect of seamen on British or Irish ships. The Ministry of Labour are, of course, aware of all the facts and we suggest that a determined effort might be made to re-establish reciprocity as provided in the Acts.

The speeding up of industry will certainly lead to displacement of workers at an earlier age than hitherto and this must be met by provision for such workers. The present old age pension achieves very little in that direction, because of the smallness of the amount, the result being that many workers, whilst drawing the pension, remain at work and too often are glad owing to economic circumstances to allow the employer to appropriate the pension, in effect, by paying them less than they are properly entitled to. Production is greater than ever and will inevitably increase and provision must be made so that displaced workers no longer required by industry can retire on an adequate allowance.

As we have said previously, we are convinced that all these schemes which come under the general heading of social insurance sooner or later must be co-ordinated and dealt with in a comprehensive way. Only then can the question of retiring pensions, in its relation to Unemployment Benefits, and unemployment generally, be fitted into its proper place.

It has been suggested in some quarters that the introduction of Unemployment Insurance has caused unemployment and in proof of that reference is made to the comparatively small number of unemployed prior to the War. This line of reasoning ignores the fact that there was really no system of registration of the unemployed prior to 1912, when the first Act came in. Up to that date the only records were those of the Trade

Unions and as these comprised the best class of workers, it could be reasonably claimed that the percentage of unemployed amongst them was less than among other classes. Even after the 1912 Unemployment Insurance Act, there were no complete records as that Act only applied to about 2,500,000 workers. The problem of unemployment has always been with us, as it is inherent in the system under which we live, but the magnitude of it was obscured until complete records were obtained, following the 1920 Act.

This is still the richest country in the world; our credit is high; the skill of our workers is still unsurpassed. We were the first country to introduce compulsory provision for unemployment and other countries have followed our lead. It is for us now to take the next step by assuming full responsibility for the maintenance of the unemployed and thus set an example of national co-operation and team work in overcoming difficulties.

That section of the Press which lives by sensational misrepresentation may go on with vituperative misstatements but as a nation we have nothing to be ashamed of in our handling of the unemployment problem. The statistics of unemployment which are held up in some quarters as a proof of decadence are really a proof of our efficiency and of the thorough manner in which the figures of unemployment have been marshalled so as to enable the nation to deal with the problem.

This country has always been in the forefront of progress and we are confident that the people are quite prepared now as always to respond to a strong lead on the lines of national responsibility and national co-operation which we trust the Royal Commission will be prepared to give.

22nd April, 1931.

NOTES AND COMMENT

KATHARINE F. LENROOT

DELEGATES to the National Conference of Social Work from all parts of the country received the announcement that Katharine Lenroot was to be the next president of the Conference with genuine enthusiasm. Although Miss Lenroot is perhaps the youngest person ever elected to this office, she is old in point of service and particularly national service, and service in a public social agency. She went into the United States Children's Bureau as a young social investigator on a civil service basis almost directly from her graduate work with John R. Commons in the University of Wisconsin, and she has remained with the Children's Bureau ever since, going on to the position of Assistant Chief. And during a period of two decades she has been a well-known figure at many state, national, and international conferences of social work. Active in the organization of the Pan-American Child Welfare Conference, Miss Lenroot is more familiar with the needs and possibilities of social organization in South America than perhaps anyone else in this country, and she has been an outstanding figure at various South American meetings. She has also represented the Children's Bureau at conferences in Geneva and other places in Europe. With a rare gift of working quietly with and for others, Katharine Lenroot has been distinguished by outstanding public service generously and often inconspicuously given. To social workers everywhere, east, west, north, and south, as well as in the Middle West, which claims her by right of birth and education, the presentation of the name of Katharine Lenroot as president of the Conference was received with genuine satisfaction, and she was enthusiastically granted the unanimous election rarely, if ever, given to women members of the Conference. A Conference *Bulletin* of the last year, in listing the names of the past presidents during the sixty years of its history, recorded the names of only six women. The names of such great leaders of social work as Josephine Shaw Lowell, Louisa Lee Schuyler, Zilpha Smith, Mary E. Richmond, and Florence Kelley were notable by their absence. A very strange record, indeed, for a conference in which two-thirds of the members in recent years have been women, and one that calls for renewed appreciation of the election of Katharine Lenroot by a gracious unanimous vote.

The September number of this *Review* will report in detail the meeting of the American Public Welfare Association and more briefly the meeting of the American Association of Social Workers both of which were held at the same time as the National Conference of Social Work.

FILIUS NULLIUS

FURTHER evidence that the American Poor-law system belongs to the seventeenth century is found in a recent court decision in Massachusetts¹ regarding a homeless child for whom local poor-law authorities tried to enforce that section of the statute dealing with the responsibility of relatives. In this case the Supreme Court of the Commonwealth listened to an appeal from the Superior Court of Plymouth County regarding the question who was responsible for the care of a little girl whose grandfather, according to the poor-law authorities of Plymouth County, was able to support her. In Massachusetts, as in many other states, the law provides that "the kindred of such poor persons, in the line or degree of father or grandfather, mother or grandmother, children or grandchildren, by consanguinity, living in the commonwealth and of sufficient ability, shall be bound to support such poor persons. . . ." (*General Laws* c. 117).

The destitute child regarding whom the learned judges debated was an illegitimate child. Her mother was dead; her mother's father refused to support her; and the lower court held that he could not be compelled to furnish assistance to his daughter's child when that child was illegitimate. In that case, in the language of learned lawyers the child was really *filius nullius*, and the Court held that "since at common law an illegitimate child was regarded as the child of no one" the grandfather could not be charged with liability for its support. "An illegitimate child can be the heir of no one. . . . He has no ancestors."² An earlier decision of the court was cited to show that an illegitimate child was not entitled to a share of the mother's estate if she died intestate and, if unintentionally omitted in the will of its mother, such a child had no remedy.³

The Court was not interested in the fact that the destitute person was a child. "The fact that the pauper in this case is a minor has no significance. No greater or less duty is imposed by the statute on the kindred

¹ *Town of Plymouth v. Hey*, 189 North Eastern Reporter 100 (1934).

² Knowlton, J. cited (*Sanford v. Marsh*, 180 Massachusetts 210 [1902]).

³ *Kent v. Barker*, 68 Massachusetts (2 Gray) 535 (1854) and *Gibson, Appellant*, 154 Massachusetts 378 (1891).

of paupers who are minors than upon the kindred of those who are of full age."

The Massachusetts Court went back in learned fashion to the seventeenth century statute and pointed out that the family responsibility section of the poor law had been enacted in 1692 and, although re-enacted at later periods, had remained substantially unchanged. Certainly the thinking (and language) of the Court belong to 1692 rather than 1934. In any event the time has come when a public social work question of this kind should be left to social workers instead of, as in this case, taking the time of two learned courts and lawyers of many varieties only to arrive at a seventeenth century interpretation of the rights of a friendless and destitute child. Public funds can be used more usefully than for the support of such legal controversies.

The *Social Service Review* thinks that this case well illustrates the futility of the efforts to enforce the principle of family responsibility through the courts. This *Review* votes for a good public welfare bureau administered by social workers of the twentieth century instead of lawyers and courts who go back to 1692 to find out what should be done with a dependent child, legitimate or illegitimate.

REGIONAL CONFERENCES ON JUVENILE DELINQUENCY

OPINION and practice governing the treatment of juvenile delinquents by state and federal authorities were reviewed during the spring by two regional conferences held under the auspices of the Children's Bureau, U.S. Department of Labor, and the Bureau of Prisons, U.S. Department of Justice. They were a feature of the co-operative program being developed by the two bureaus, in accordance with an act of Congress passed in 1932, permitting federal authorities to waive prosecution in suitable cases involving juvenile offenders and transfer them to local jurisdictions whenever suitable facilities are available and the circumstances of the case make such transfer advisable. The southwestern conference, attended by 132 representatives of courts and social service agencies in six states, met in Dallas, Texas, March 4-6, and the southeastern conference, attended by more than two hundred persons from seven states, met in Atlanta, Georgia, March 26-27. Co-operating organizations included the American Public Welfare Association, the National Probation Association, and state welfare departments. All the United States probation officers in the states covered by the conferences were in attendance.

Subjects discussed at both conferences included juvenile-court organization and probation service and detention facilities and methods in the areas covered, and state and community organization for dealing with problem children and juvenile delinquents. At both conferences Dr. H. E. Chamberlain, psychiatrist for the Chicago Probation Demonstration, led a round table on methods of dealing with juvenile delinquents. Speakers from outside the areas covered by the conferences included, in addition to Dr. Chamberlain, Colonel Joel R. Moore, Supervisor, U.S. Probation Service; Hon. Charles W. Hoffman, Judge of the Juvenile and Domestic Relations Court in Cincinnati, Ohio; Frank Bane, Director, American Public Welfare Association; and Charles L. Chute and Mrs. Marjorie Bell, of the staff of the National Probation Association.

Resolutions and committee reports adopted by the conferences endorsed the program of the U.S. Department of Justice with reference to juvenile offenders and suggested ways of furthering co-operation between federal and state authorities. Both conferences condemned jail detention of children, urged the provision of adequate resources for detention care, and recommended the development of community-wide programs for the prevention and treatment of juvenile delinquency. State leadership and stimulation of community programs through the department of public welfare or some other appropriate branch of the state government were recommended. The resolutions of the Dallas conference pointed out that agencies dealing with delinquency must be aware at all times of the needs of the individual child with whom they come in contact, and keep ever in mind that procedure and method are only a means of meeting these needs.

A very limited number of the mimeographed proceedings of the conferences, including the programs and the resolutions adopted, is available for distribution by the U.S. Children's Bureau.

KATHARINE F. LENROOT

U.S. CHILDREN'S BUREAU

THE CHICAGO COMMONS

CONGRATULATIONS have been extended to Dr. Graham Taylor and to Miss Lea Taylor from many parts of the world in honor of the fortieth anniversary of the inauguration of the work at the Chicago Commons. For more than a generation Graham Taylor has occupied a position of leadership in the social reform movement and particularly in reform politics which the early settlement group so vigorously and so successfully supported. Dr. Taylor's interesting autobiography *Pioneering on Social Frontiers*, which was published three years ago, was the

occasion, in this *Review*, for the publication of a portrait and an appreciation of his work. Graham Taylor is very fortunate in having an able daughter who has been at his right hand for many years and who is now carrying on in the finest traditions of the Chicago Commons the work which he so ably began. Miss Jane Addams sent a delightful poem in honor of the occasion in which Lea Taylor was said to have "just growed" like Topsy into the settlement movement. The editors of the *Review*, in common with their fellow social workers of Chicago and other parts of this country and foreign lands, join in congratulating Dr. Taylor and Miss Lea Taylor and the city which has had the benefit of their services.

SOCIAL WORK TODAY

AN ACTIVE group of New York social workers are to be congratulated on having organized for the publication of a new professional journal. This magazine is to appear monthly and should be an asset to a profession in which, as yet, so small a periodical literature has been developed. The *Review* shares with other social workers an appreciation of this undertaking. A new publication in these days calls for courage, and the New York group has shown that courage is not lacking.

CHILDREN'S CODE OF PERU

PERU proposes to establish a comprehensive children's code, based upon modern legal, medical, and social principles.

Children's code or child welfare commissions in the United States have their prototype in Peru. A committee of five, headed by Senor Ildefonso E. Ballon, has already completed and made public, in an address by the chairman before the Bar Association of Lima, the general principles to be incorporated in a proposed "Minor's Code." The statement, dated December 15, 1933, seeks to establish the legal sanction for child protective services upon a basis corresponding to those theories of the juvenile court expressed by some authorities in the United States, who view its development as an expression of state responsibility and power independent from criminal and equity procedures, though arising out of experience in both, more closely allied, however, with equity and with the chancery powers of the sovereign.

The first principle proposed for the "Minor's Code" of Peru is that it is special law, independent of ordinary civil law, administrative law, and, especially, penal law. It embraces legal, medical, social, and family interests. Since it is peculiar and exclusive in its nature it requires, as stated

in subsequent paragraphs, a special body of law for minors, to be carried out by special agencies, which are to function without any judicial or authoritative appearance, but in a homelike atmosphere of genuine friendliness and protection. (It would appear that the Scandinavian system of administrative boards dealing with both delinquency and dependency cases, instead of the juvenile court system first developed under Anglo-Saxon jurisprudence, is contemplated.)

The necessity of a unified approach to all the problems of the child is emphasized. The task of child protection is to embrace all minors, of all ages. Particular attention is to be given to the "native" or Indian children who constitute a very large proportion of the total child population of Peru, and whose needs for social assistance and protection are very great.

Child welfare work, as envisioned by the proposed code, is to aim at prevention and protection, and is to be accomplished through special technical and scientific methods. It is to include maternal care and protection, particularly provision for the unmarried mother, paternal rights and obligations, and duties and rights of both parents. Protective or tutorial agencies will be set up under the proposed plan to carry out the administrative functions of the state in the child welfare field. Their work will be based on prompt and confidential investigation of each case, psychological and medical examination, and wide freedom of action. They will function without publicity, their work will not be based on compulsion, but on scientific study, and their decisions will be based purely on parental, medical, and educational considerations in accordance with the circumstances of each case. The decisions will be subject to revision from time to time, and will be carried out while keeping the minor in his own home, or if this is not possible or advisable, in a foster home or an institution resembling the natural home as closely as possible.

Compilation of scattered clauses of existing law, and a statutory expression of a broad legal foundation for the work contemplated by the code, is one of the recommendations of the committee. Existing law will not be scrapped, but modifications will be made and the basis laid for the development of socialized law and the application of modern scientific ideas relating to the child and the adolescent.

Such courageous and far-reaching proposals for a modern legal framework for child welfare activities will be of interest to all American countries.

K. F. L.

BOOK REVIEWS

Social Case Work; An Outline for Teaching, with Annotated Case Records and Sample Course Syllabi. By a committee of the New York School of Social Work. Edited by MARY ANTOINETTE CANNON and PHILIP KLEIN. New York: Published for the New York School of Social Work by Columbia University Press, 1933. Pp. vii+626. \$5.00.

The faculty of the New York School of Social Work has made a very great contribution to teachers of social case work in the volume, *Social Case Work; An Outline for Teaching*. The book is the work of a committee of the New York school and is an interesting illustration of the breadth and strength of group thinking upon a subject so intricate and so little explored as the content of social case work. Advances in social-work thinking have come largely through group or committee thinking, as the introductory chapter points out. This is the finest example we have yet had of the preservation of such group thinking in extended and carefully analyzed form.

The plan of the book is finely conceived and the detail is immensely stimulating and challenging. Of particular value are the first and last parts consisting of two introductory chapters, one entitled "Pedagogical Problems" and the other "Practice, Principles and the Curriculum," and the Appendix, which contains an interesting Syllabus of the content of social case work.

The Syllabus, we are told, grew out of the effort to analyze records used in teaching. Teachers of social case work have generally felt an inadequacy of teaching material. The difficulty, as here suggested, may be rather a difficulty in the indexing and charting of the teaching points in the material available. In a manner very much like that followed by the Milford Conference Group in its study of *Case Work, Generic and Specific*, the School faculty began the construction of this syllabus by jotting down, without attempting any classification, everything that occurred to the minds of the various members as significant in the subject matter to be covered in the teaching of social case work. This resulted in some 351 items, which were then analyzed and classified under five headings:

A. *The Area of Social Case Work*, meaning all deviations from an assumed norm of social life and behavior that create a situation appropriate for the social worker's method of study and treatment.

B. *Technical Methods* of social case work, including case-work processes and techniques and also the administrative aspects.

C. *Social Resources*.

D. *Philosophical Questions or Values* involved in social case work.

E. *Formulated Knowledge* in social case work and kindred fields.

Part II contains five long and interesting case records, annotated for teaching content by reference to the Syllabus and by additional, very thought-provoking "Teaching Notes" interspersed in black-faced type through the record. Of the records selected, three are drawn from highly specialized fields of case work—a medical social record, a psychiatric record from a child-guidance clinic, and a record of foster-home care of a difficult child. If at first thought this seems a strange selection for a basic course in unspecialized social case work, yet, as the book points out, in highly organized communities case work is carried on through such specializations and the common factors must be shown in such specialized records. The fourth record is from a family welfare agency and has much concern with relief-giving. The fifth deals with a family disorganized by friction between the parents, and the record shifts back and forth between a child welfare and a family agency.

The fourth record, that involving relief from a family agency, seems on the surface to be the simplest. It is noted that the work could have been done by either a public or private agency and in many places would have been handled by a Mother's Aid Department. In reference to this case, however, the reviewer felt that the thinking was thin in certain very important places. It is a pity that the final teaching note narrows, and, as it seems to the reviewer, actually distorts thought that was suggested on a broader basis in the Introduction.

The story is that of a Greek family in which the father has broken down with tuberculosis and has been sent by his union to a sanitarium in Arizona, leaving in the home a young mother who has limited use of English and two very young children. On very slight investigation as to need the society establishes an allowance for the family. One of the children has tuberculosis of the skin, and good health educational work is done. After some months it is discovered that the family is receiving regular monthly payments from insurance and that they are surrounded by relatives on both sides of the house who have entered into a definite conspiracy to misrepresent the situation in order to secure support from the agency. As these disclosures come to light, the worker holds an objective, non-judgmental attitude and continues to be exceedingly helpful in ways that do much to develop independence and thinking on the part of the mother. There finally appears to be, after all, need of some supplementary financial aid, which is secured with full understanding of conditions through the Mother's Aid Department.

The question in the reviewer's mind relates to the relationship between the worker and the community and the client and the community and the teaching angles of social-work philosophy involved. In the introduction to the case we read: "The question may be asked in how far is verification of the family's need compatible with the subtle sort of study or treatment concerned most of all with the release of forces within the client?" The reviewer can but comment that, if it is not compatible, then young workers going out from the schools in these days are going to be in a sorry state of mental conflict and confusion of social-work principles as they get out into actual work in the present state of social

conditions. It would seem that the case-work thinking should be especially directed to help the student to make that synthesis. Perhaps that was done in the actual teaching, but it does not so appear in the notes. In the concluding note we read: "This case suggests certain transitional features in the case work process itself. On the one hand we may analyze the check-up type of investigation and, evaluating the case only in these terms, find the worker inexperienced in Union benefits, insurance and invisible natural resources; on the other hand we may discern the beginning of a more conscious realization of the client's obligation to participate in the determination of her own eligibility, a more conscious use of contact or relationship, a slow moving process in which the client's plans for herself are respected, even if not fully elicited, and finally an attitude toward behavior as objective as that displayed toward health problems." This statement, "on the one hand" and "on the other," leaves the two ideas finally in antithesis instead of synthesis—as though in good case work "check-up" as to facts can ever be mere check-up, as if indeed it can be other than an important element in understanding the client and even in the process of the case treatment itself. To the reviewer it would seem that all the fine things that were done to help the Theocrates family would probably have been equally possible and perhaps more so if the ground had earlier been cleared of misunderstandings, reserves, and deceptions, and that there would have been a better chance to develop effective responsibility on the part of the relatives, which that young mother so sorely needed, and especially a better chance to bring to both mother and relatives a sense of their relation to the larger social whole. Probably every relief-giving agency has its Theocrates families who, either by reason of sheer selfish and grafting attitudes or by reason of undemocratic cultural backgrounds, which have not included a sense of broader social participation and responsibility, try to get all they can for themselves out of the common store. But probably also every mothers' aid department with a social administration has some cases like one recalled by the reviewer, in which a woman, receiving mother's aid, came to the office to report a change in her affairs, saying that she wanted to come right away to let the office know that she would be able to manage now without the allowance so they could have it for somebody else.

Certain aspects of the community relationship to social work are indicated both in the Introduction and the Syllabus. But there is no clear bringing out of the two themes of the social worker's stewardship responsibility for a skilful use and proportioning of community resources and his case-work responsibility toward the development in the client of perceptions along that line. Yet those are critical problems for social-work students, both philosophically and practically.

Part III contains two course outlines, one on "Content of Social Case Work" and one on "Interviewing," with valuable illustrative materials that come as a real boon to teachers of social case work. The book is one for teachers, not for students, except, perhaps, well-advanced students. It needs to be read slowly, it is so rich in detail. But both editors and publishers have done a beautiful piece

of work in arranging and setting up the material to make it as clear and easily read as possible. The teacher may or may not find case records more useful than those presented in this volume, but the volume will be invaluable in helping the teacher to analyze such material as he has. The spirit of the book is finely summed up at the close of the introductory chapters in a quotation from the last conversation of Socrates as recorded in *Phaedo*: "Socrates paused awhile and seemed to be absorbed in reflection. At length he said, You are raising a tremendous question, Cebes, involving the whole nature of generation and corruption, about which if you like I will give you my own experience, and if anything I say is likely to avail toward the solution of your own difficulty you may make use of it." In such spirit, say the editors, this teaching exercise is performed, and certainly they have given much of which the social worker may make use.

GERTRUDE VAILE

UNIVERSITY OF MINNESOTA

✓ *Individualized Service for Transients*. By ROBERT S. WILSON. New York: National Association of Travelers Aid Societies, 1934. Pp. 79.

Under the terms of the Federal Emergency Relief Act of 1933 a nation-wide effort to succor the thousands of wandering unemployed was instituted last summer under governmental supervision. The total amount of federal funds granted to the states for this purpose was, at the end of February, \$6,644,782.

To institute so large and important a service in so short a time was a herculean task. A sizable staff had to be recruited quickly, large numbers of whom knew little or nothing about the task at hand. The handbook recently published by the National Association of Travelers Aid Societies, *Individualized Service for Transients*, should prove useful not only to Travelers Aid workers throughout the country but more particularly to these neophytes in the federal transient bureaus.

The author of the handbook has aimed throughout to provide a practical guide. The total function of aiding transients is broken into its constituent elements, and each step in the process is then explained and analyzed. Much of the material is already stock in trade among experienced social workers, but will be exceedingly helpful to people new to the field.

An interesting distinction is drawn between the "group approach" and the "mass approach." The latter is defined as the procedure "which herds transients like cattle through a feeding pen and out again." The heart of the treatment program must be individualized treatment supplemented by judicious use of the group approach.

The suggestions relative to treatment are on an enlightened plane. In the past the Transportation Agreement was too often regarded as a mandate to return destitute wanderers to their place of residence regardless of other considerations that might be of greater importance. Acutally, the Transportation

Agreement was never intended to connote obligation to return applicants to place of legal residence. Its real purpose was to insure consultation between communities in all cases involving migration as part of a plan of social treatment. Unfortunately, the wording of the Agreement did not stress the folly of transporting families for no better reason than to return them to their place of legal settlement. The present handbook reinterprets the Agreement in the light of altered conditions and emphasizes in particular the waste involved in arranging transportation "if the transient has no heart for the plan."

A rather important error has crept into the text on page 9 where the following statement appears: "The Federal Act defines the transient as the person who has been resident within the State less than twelve months." This definition appears not in the Act but in regulations the administrator has formulated under the grant of administrative powers conferred upon him by the Act. This difference is important. The present ruling that funds for transients shall be spent only upon persons who have been within the state less than one year can be modified by executive order. Experience may prove that greater flexibility would be desirable. In many jurisdictions a new class of destitute persons—the state poor—has been created by this federal regulation. These persons, having been within the state more than a year, are not entitled to assistance from the federal transient service, and, having been within the county less than the period required by the state poor-laws, are not entitled to continued assistance from local relief authorities. Thus an unemployed workman from Cairo, Illinois, hundreds of miles from Chicago, cannot be aided from federal transient funds granted to Cook County; but a man similarly situated from Hammond, Indiana, a mile or two from the Cook County line, would be entitled to assistance.

Bertha McCall, general director of the National Association of Travelers Aid Societies, announces in an introductory note that the present handbook is the first of a series. The next, now in preparation, will deal with another aspect of treatment, "The Group Approach." In view of the need for authoritative guidance in the present effort to serve transients more intelligently, these publications are exceedingly timely.

A. W. McMILLEN

UNIVERSITY OF CHICAGO

Emergency Work Relief. By JOANNA C. COLCORD, assisted by WILLIAM C. KOPLOVITZ and RUSSEL H. KURTZ. New York: Russell Sage Foundation, 1932. Pp. 286. \$1.50.

The difficulty with any study of work relief is that it is out of date almost before publication and still further out of date before it can be reviewed. In spite of this difficulty, the study of the Russell Sage Foundation is a very useful contribution to one of our most exigent public questions. It is particularly valuable because there is such a dearth of carefully prepared studies or reports on the American experiments in this field.

The present volume contains an introductory section which reviews the general subject of work relief with special reference to 1930-31. The second part is a much longer section in which a detailed account is given of the work relief experiments in twenty-six American communities. Large and small cities, representing different parts of the country, were visited; and, on the whole, a representative picture is presented.

Perhaps the most valuable part of the book is the final section of approximately twenty-five pages which is called "Setting Up a Program of Work Relief" and which deals with such knotty problems as determination of need and fitness of choice of work projects, work assignments, protection against injury, hours of work, wage rates, and methods of payment. It is hoped that Miss Colcord and her collaborators will continue with their exploratory work in this field. A later report on current work relief projects and an evaluation of the CWA experiment by this group would receive a warm welcome.

EDITH ABBOTT

UNIVERSITY OF CHICAGO

Juvenile Detention in the United States. By FLORENCE M. WARNER, Ph.D.
Chicago: University of Chicago Press, 1933. Pp. 227. \$2.50.

The University of Chicago Press places at our disposal, in usable form, the results of an inquiry into present practice in a field of social work in which our intentions are of the best but our performance leaves much to be desired.

It serves to emphasize once more that good social legislation without enlightened interpretation and trained personnel for its administration results in tragic miscarriage of the purposes of the act.

This book, *Juvenile Detention in the United States*, represents a study undertaken by the National Probation Association and financed by the Bureau of Social Hygiene of New York and is the first nation-wide study in this field.

The director of the study was Harrison A. Dobbs of the School of Social Service Administration of the University of Chicago. An advisory committee composed of fifteen experts in the fields of juvenile dependency and delinquency, the chairman of which was Martha P. Falconer, assisted in planning the study.

A limited field staff participated in assembling the data relating to methods of detaining children awaiting court action for the years 1929 and 1930 in 141 selected areas in the United States. Dr. Florence M. Warner compiled the statistics and wrote the report which is embodied in this 224-page book which is to be accepted as authoritative.

The population under survey in these 141 areas in thirty-eight states and the District of Columbia is reported as 46,190,331, of which approximately 12,111,304 were in the age range five to nineteen years, inclusive. Incomplete returns for the year 1929-30 showed 118,772 children detained away from their homes. More than one-half of these were detained only a few days, and the question is

raised as to whether some means should not be devised to prevent so much detention, which this study shows to be so badly handled in many areas as to be distinctly harmful to the children and costly to the taxpayer.

The field study was in the hands of trained investigators who were trained social workers as well. They found inadequate records in almost all states, in part owing to the fact that detention in agencies such as jails being illegal, there is a tendency to slur the record.

Eight major forms of detention are studied: public detention homes; public institutions for dependent, delinquent, or problem children; private shelters; private orphanages and homes, boarding homes; jails and police stations; hospitals and sanatoria; almshouses.

The facts indicate that in most communities there is no well-defined policy regarding detention and in some areas combinations of four or five methods are used. The attitude toward detention varies from area to area; dependent and delinquent children are indiscriminately mixed in some jurisdictions. The fate of the child is shown to be largely determined by the relationship and co-operation as between the police, the courts, the schools, and the social agencies. All too often there is no proper co-ordination of effort.

The chapters dealing with the detained child, based upon 17,045 individual records, are of particular interest.

The juvenile court holds the key position in the treatment of children who are disturbing elements in our communities. There is need for the development of juvenile courts where the judge is given sufficient freedom from the pressure of adult cases so that he can give undivided attention to the needs of children. The judge can set a high standard for the police who apprehend the child, for the probation officer who studies his problems and later carries out the orders of the court, for the workers in the detention homes who protect the child during the trying time that he is uncertain about his future, and for the community which is responsible for the welfare of the children.

This statement epitomizes the method by which the present inadequacies of the system can be met, but the survey indicates that there are but few courts in which such leadership is found.

State inspection and supervision of agencies caring for children held for the court is needed in almost every state and a "competent, trained admission officer who has authority to refuse to accept children who do not need detention" is stressed.

The statement is made that "the most challenging type of care pending court hearing is that of foster home placements; but in only five communities are such homes used exclusively." The importance of child guidance clinics accessible to juvenile courts and to the children detained pending court hearing is emphasized.¹

¹ Recognizing the lack of such service in areas remote from large urban centers, a new social mechanism is desirable to meet the need; and experiments such as those tried in Cumberland County, New Jersey, by Judge Francis A. Stanger, deserve special study (see *Proceedings of Sixty-third Congress of American Prison Association*, 1933).

A very complete review of physical plants, methods of administration (good and bad), records, etc., is to be found in the text. The appendix with its compilation of laws governing detention of children, the cross-section study of population in the Chicago Detention Home, and the selected area summaries is particularly useful.

The chapters covering principles and trends in detention care and the summary and conclusions are concise and well worth reading. Throughout emphasis is placed upon *personnel*, whether on the judge's bench, in the probation office, in the detention home, or in the co-operating social agencies, as providing the leverage by which the standards of care for the child detained by the court are to be improved.

ELLEN C. POTTER, M.D.

DEPARTMENT OF INSTITUTIONS AND AGENCIES
TRENTON, NEW JERSEY

Body, Mind and Spirit. By ELWOOD WORCESTER and SAMUEL McCOMB.
New York: Charles Scribner's Sons, 1933. Pp. xix+367. \$2.50.

The founders of the Emmanuel Movement are the authors of this book. They may be justly proud of the work they founded but of this later work, *Body, Mind and Spirit*, they may well have their doubts.

The publishers are extremely fair to the reader and make a note that Chapters I to IX inclusive were written by Elwood Worcester, Chapters X to XIII inclusive by Samuel McComb. It is only ethical that this note be made, for Chapters I to IX were written in the wilds of New Brunswick, Canada, with access to very few books, and the author of these specific chapters opines that although in one sense this is a disadvantage that in another sense it may have been fortunate, for with regard to the doctrines of the great masters he could use only those outstanding thoughts which are indelibly preserved in his memory. The student of the social sciences knows what a prankster memory can be even with bona fide references nearby, much less what it might be in the wilds at Palfrey Lake, New Brunswick. In one place the author refers to the fact that from the German universities and from German scholarship he had learned that there is a science of the spiritual as well as of the physical—"an important truth which has not yet gained much recognition in this country." This book, written in part by one who professes his tastes to have always been those of a scholar, will not help this recognition along much.

Like many another book, were it not for Freud and the controversies and conflicts that psychoanalysis has inherited and acquired, much of the body and some of the spirit of this book would have doubtless never been conceived. Like many another aspirant to the culture and renown that a zealous Freud bears, it is well to note before the book is read that here too the author does Freud one better and is not satisfied with simply a negative and positive transfer but con-

templates a possible third, an inward one. Had the author not been in the New Brunswick wilds and conscious of his German scholarship but instead had remained in Boston with its proverbial culture and many books, would he have written as easily and as authoritatively and as inaccurately as the following paragraph suggests?

So, among Freud's followers we find, not so much a scientific movement, nor a scientific school, with freedom to develop, criticize or modify the Master's views, as a cult, jealous of its orthodoxy and very prone to reject Freud's greatest disciples as heretics because they have shown some tendency to doubt, deny or criticize. This was not the way of Darwin, and these were not the means by which Evolution made its way in the world. In Freud's case the tendency I have alluded to may be affected by the fact that many of his most talented followers are Israelites who are more accustomed to religious cults than to leading scientific movements, yet these are the people who above all others have been able to see the invisible and to bend mankind to their reading of its destiny.

The technique of suggestion, the Freudian school, dreams, sex, and references to McDougall keep the main theme unfolding. "The Reality and Power of Prayer" and "Prayer: Laws and Methods" (by Samuel McComb and where written not given) are by far the most convincing chapters in the book. Although readable and in places compassionate, the book is too full of the pathologic for the weary, the troubled, and the self-unforgiven to be comforted by it. Although frank and critical, it is too apologetic and too tell-tale for the student of the social sciences to be convinced by its common sense. For one who has been a teacher of psychology, a rector of two famous parishes (Philadelphia and Boston), a leader in psychic research, a skipper who outrode many a storm in the north Atlantic, a fisher for pearls, a hunter of big game, and above all *a genius in healing the weary and the heavily laden* (all so stated on the jacket cover), and for the same one by his own statement in the text to have collaborated with Coriat and to have been taught by Fechner, Wundt, and James, it is rather enlightening to find such a one with the naïveté to write this:

For some reason, not of my own seeking, I have been consulted by a large number of homosexual men and women, and my perspicacity and powers of analysis have not been sufficient to enable me to discover this cause in many of them.

Again he writes:

One of the most touching services which I have been asked to perform has been the preparation of patients about to undergo surgical operations. If surgeons were more generally aware of the advantages of such moral preparation, both to their patients and to themselves, they would be glad to avail themselves of it; or if clergymen would learn the simple arts necessary to this service, they would win the undying gratitude of some of their parishioners and be of greater value to them in one of the most trying vicissitudes of life.

Did the author's psychoanalytic collaborator or his teachers in psychology not ever explain rationalization or, if they did, did his memory in the Canadian

wilds play a prank on him? The more touching service might better be the one not qualified by "if" nor limited to the "simple arts." It is indeed a frank book and a revealing one and shows what an active clergy may do.

H. E. CHAMBERLAIN

UNIVERSITY OF CHICAGO

Moral Man and Immoral Society; A Study in Ethics and Politics. By REINHOLD NIEBUHR. New York: Charles Scribner's Sons, 1932. 8vo. Pp. 277. \$2.00.

A thorough review of Dr. Niebuhr's thought-provoking book would not be relevant here. It is not concerned primarily with social science or social work but rather with social opinions and attitudes. Most of us are less engaged in theory-spinning than in simply trying to make life happier for the unfortunates of the community in which we work, and to arrange social conditions so that the innate fairness, decency, kindness, and noble aspirations of human nature will find it easier to develop and appear. Dr. Niebuhr has gone beyond all that, as the following "soaring of his soul" will indicate: "That appreciation [i.e., of the soaring of the soul beyond the possibilities of history] will only come when the new and just society has been built and it is discovered that it is not just. Men must strive to realize their ideals in their common life but they will learn in the end that society remains man's great fulfillment and his great frustration." One of the last things William James wrote was: "What conclusions can we draw? For nothing has ever been concluded!" But Dr. Niebuhr has gone beyond all that, and the "soaring of his soul" into millennial, bimillennial, and even trillennial prophecy seems to have boundless possibilities.

In one of his high flights he does, however, chance to brush us social scientists with his wings. For instance:

Most social scientists are such unqualified rationalists that they seem to imagine that men of power will immediately check their exactions and pretensions as soon as they have been apprised by the social scientists that their actions are anti-social. What is lacking among these rationalists is an understanding of the brutal character of all human collectives and the power of self-interest and collective egoism in all human relations. Human collectives, races, nations and classes are less moral than the individuals that compose them and justice between groups cannot therefore be achieved by purely educational means. The problem is to find means of resistance which will not destroy the meagre resources for rational and moral action which groups do possess.

On the contrary, few social scientists are unqualified rationalists and optimists! Some do exist who believe in reform by *law* enacted and accepted by social groups within a social group. Many if not most social scientists believe that motives of self-interest are potent to move "men of power" and "brutal collectives" to compromise and concession, without resort to battle or terrorism. Many of us read in history that (a) violence only engenders violence, high prin-

ciples and purposes are lost, and much more is sacrificed than is gained by a resort to force (cp. John Brown's Raid, indeed the Civil War itself!); (b) that the methods of coercion and terrorism have usually been used more effectively by the superior mental cunning and physical energy of the "men of power" than by the oppressed, whose best weapon is the ballot-box and mass disapproval. All collectives are not necessarily brutal (cp. The Brethren of the Common Life). All individuals are not more moral than the collectives to which they belong (cp. Robespierre and the Convention that destroyed him; cp. Judas and the Disciples!). Indeed, the morality of the individual is the product of evolution within his own group and is therefore to be regarded not as a unique endowment but as the potential morality of that group (cp. Karl Marx himself or even the Russian noble, Lenin!). Finally, a group's progress toward equity and humaneness is made (1) by the moral initiative of one of its own children, with a super-normal vision of the largest ultimate self-interests of the group; (2) by the acceptance of his leadership and vision by a small number of disciples who finally persuade the whole group to the validity of their position (cp. Dorothy Dix and the reform of the treatment of the insane; cp. William Wilberforce and the abolition of slavery in the West Indies, etc.).

Dr. Niebuhr seems intent upon shutting his eyes to anything just and humane that human collectives have ever achieved by pacific, rational methods, in order that he may give the capitalists and bourgeois classes (whoever they may be!) horns and hoofs and a cloven tail and may justify the Communist dogma of the class conflict. His despair of human society remains one of Augustine's dictum: "Quid est regnum nisi magnum latrocinium?" Yet Augustine failed to except from this blanket anathema the Golden Age of the Stoic Emperors, although as a Christian he regarded the Davidic Kingdom as well-nigh perfect! Likewise it seems to be Dr. Niebuhr's purpose in this book to exonerate Communism, annihilate Liberalism (i.e., Deweyism, Fosdickism, Thomasism) and then convey away his own absolutist Christian ethics to an inviolable stronghold "above the conflict"!

CHARLES LYTTLE

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Methods of Statistical Analysis in the Social Sciences. By GEORGE R. DAVIES and WALTER F. CROWDER. New York: John Wiley & Sons, Inc., 1933. Pp. xi+355. \$5.25.

The authors of this book point out in their Preface that it is becoming necessary in teaching statistics to place the emphasis upon those aspects of the subject that are most significant with respect to the particular field under consideration. For that very reason this text is not suited to the needs of social workers.

The title suggests that the authors aspired to produce a guide that would serve the entire field of the social sciences. It is doubtful if any volume could

do this. Certainly the present one does not. The authors are interested in economics—and particularly that specialty within the field known as business management. Their book quite naturally and properly reflects these interests.

Each chapter is followed by sets of exercises. The answers of most of these problems are also given. The authors apologize for the data used for the exercises, some of which are merely sets of abstract numbers. Most teachers will share the dissatisfaction of the authors. It is a real service to dig out of the avalanches of numerical facts currently published sets of figures that are not only suitable for classroom use but that have color and meaning in terms of a dynamic society. Because the authors have done this only part of the time, their volume does not entirely supplant the need for a manual of problems.

An innovation that will appeal to some teachers is the division of the chapters into a main section and a section entitled "Supplementary Theory." To the latter are relegated those more advanced methods frequently not suitable for use in a beginning course. The Appendix contains some useful mathematical notes, sets of the more commonly used tables, and a bibliography. To social workers and to teachers of social work this book will be more useful as a reference text than as a guide to the statistical problems in their own field.

A. W. McM.

Elementary Statistical Methods. By E. C. Rhodes, B.A., D.Sc. London: George Routledge & Sons, Ltd., 1933. Pp. 239. 7s. 6d.

In a paper presented at a joint meeting of the American Economic Association and the American Statistical Association at Princeton, New Jersey, on December 30, 1914, Doctor Royal Meeker, then Commissioner of the Bureau of Labor Statistics, stated that "It is much more important that we give attention to the gathering and verification of the original data than that we devote our efforts to hair-splitting refinements in the methods of treating the facts gathered. . . . I believe it is of first importance to get our facts right, but I am convinced that the most irrefragable facts are sometimes made to tell lies because they are treated by wrong statistical methods." Although nearly two decades have passed since these statements were made, there is still a need for simplified statistical treatises for the benefit of those who have been neglected by the more advanced writers of recent years.

The text prepared by Dr. E. C. Rhodes of the University of London represents a commendable attempt to clarify some of the fundamental principles involved in statistical inquiries and in the assembling and interpretation of numerical data. That he has succeeded in his endeavor is best shown by the contents of the text itself, which is a very useful manual for those not trained in mathematics and who are not widely experienced in the gathering and interpretation of statistical information. The author seems to have in mind the workers who are most in need of explanation of method, and he has performed a service of inestimable value for this group of individuals.

In his discussion of statistical inquiries and of the assembling of statistical data the author carefully distinguishes between the different kinds of inquiries and presents numerous logical suggestions for classifying and arranging the data after they have been gathered. The treatment of averages and their calculation and the discussions on the carrying of decimals and obtaining of standardized ratios are all very appropriate and quite adequate for a text of this kind.

The explanations of measures of dispersion and the construction of index numbers are presented with clarity, which makes them more useful to the author's intended readers than they would have been had there been an attempt to crowd into the text a great amount of detail not of any special interest to the beginner.

In his treatment of the analysis of time series, Dr. Rhodes has recognized the fundamental facts underlying the interpretation of variability in historical data, and he has emphasized the causes associated with continuous and spasmodic changes. For the beginner who must gain mastery over certain basic principles involved in the analysis of time series, there is probably no text that will more admirably serve his purpose than this one.

Having written a text myself in an attempt to assist the vast group of government clerical workers and others whose professions have not stimulated any appreciable inclination to pursue the study of statistics after leaving the high schools and colleges, it is felt that an elementary text such as Dr. Rhodes has offered constitutes a rare contribution to the endeavors already made in the interest of the individual who has been forgotten by the writers of the more advanced treatises. The debt of gratitude owed Dr. Rhodes becomes greater when one recognizes that he could just as well have prepared a more technical, but less useful, manual.

It is to be hoped that, in the future, other writers, awakening to a fuller realization of the needs of those who bear the real drudgery of statistical analysis, will continue to develop and expand the more commonly used principles of analytical procedure.

F. H. HARPER

U.S. DEPARTMENT OF AGRICULTURE

Calculation and Interpretation of Analysis of Variance and Covariance.

By G. W. SNEDECOR. Ames, Iowa: Collegiate Press, Inc. 1934. Pp. 96. \$1.00.

The analysis of variance method, introduced by Dr. R. A. Fisher, eminent English statistician, in 1923, is becoming increasingly useful in America in the interpretation of variation between and within paired and replicate series of observations. Outstanding among the adaptations that have been made are those by Dr. George W. Snedecor of the Iowa State College at Ames, Iowa. The recent monograph prepared by him is a concise and masterly presentation of nu-

merous applications of this analytical technique, and it would be impossible to over-estimate its value.

In reading this monograph, as in reading Dr. Snedecor's other contributions on variance analysis, one is impressed by the evidences of his comprehensive understanding of the methods presented and by the enlightening clarity with which he describes them.

Dr. Snedecor's monograph will be found extremely valuable by those who have had neither the time nor inclination thoroughly to familiarize themselves with the application and interpretation of analysis of variance and covariance. Its simplicity is one of its principal assets. In spite of this simplicity, however, the author does not sacrifice any of the essential phases of the analytical technique. The detail is adequate.

Of special interest is the author's treatment of interaction, Latin Square, degrees of freedom, and the different criteria of classification. Analysts attempting to apply the method of calculation and interpretation of analysis of variance and covariance will find it to their advantage to make use of Dr. Snedecor's presentation.

F. H. HARPER

U.S. DEPARTMENT OF AGRICULTURE

Pilgrims of '48. By JOSEPHINE GOLDFMARK with a Preface by JOSEF REDLICH. New Haven: Yale University Press, 1930. Pp. xviii+311. \$4.00.
The Native's Return. By LOUIS ADAMIC. New York: Harper & Bros., 1934. Pp. vi+370. \$2.75.

These two books both recall the great tradition of America—the tradition of the "open door." But although they both pay tribute to our once liberal theory of national hospitality, they celebrate very different periods. Miss Goldmark writes of those who left Europe westward bound after the failure of '48 had brought disillusionment and despair. To these young and ardent liberals "America filled from first to last her historic, her immortal rôle as the land of opportunity and heart's desire." Louis Adamic writes of the South Slav peasants who had resisted tyranny and injustice for a thousand years and who entered our country with "the old still living faith in America as a . . . land of promise." Now that the gates of the New World are closed on the eager, hopeful, courageous spirits of the Old World, it is well to be reminded of the contributions brought to this country by the immigrant groups who have now been practically excluded by the quota, visa, and national origins system.

Miss Goldmark's book is divided into two parts, the first dealing with "The Forty-eighters in the Old World" and the second with "The Forty-eighters in the United States." Both are delightfully written and extremely interesting.) The story is told of one man's part in the Austrian Revolution of 1848 and the migration of the Goldmark and Brandeis family groups which followed the

tragedy of that year. The "forty-eighters" who became exiles from Austria and Germany are properly described as "pilgrims" who sought political freedom in the nineteenth century as truly as the Puritan colonists sought religious freedom in the seventeenth century. A narrative of stirring events pictures the life of Dr. Joseph Goldmark, the father of Josephine and Pauline Goldmark and the father-in-law of Justice Louis D. Brandeis, who was the son of Adolf Brandeis, another forty-eighter who found freedom and success in the New World. In reading Josephine Goldmark's beautifully written story of the distinguished Goldmark and Brandeis families, one lives over again in imagination the days when America unfolded her gigantic panorama to those who asked for freedom and opportunity and when a family migration of the kind described was possible.

A distinguished scholar, Josef Redlich, who writes a Preface to the Goldmark book correctly describes it as "a very original piece of historical writing." The libraries and archives of Vienna furnished original source material for the first part of the book and a rare collection of letters and other family papers provided the material for the second part. The first part, Professor Redlich thinks is "a first and successful attempt by a modern writer in English to give a lively description of this part of Austrian history," and the second part is a valuable contribution to American history with an intimate account of the successful transition of a distinguished family group who were able to transplant successfully their spirit and ideals until both became part of the fabric of American life.

In the Adamic book, the "return of the native" is celebrated as a prodigal's homecoming to his native land. Returning with an American wife after fifteen years in the American scene, Louis Adamic found himself deeply moved by the world of the Southern Slavs—a world that he had known and understood so little when he left it as an immigrant boy of fourteen.) It is like the story of an undiscovered country—Carniola, Dalmatia, Montenegro, the coast and mountain region, Croatia and the corrupt Serbian capital, Belgrade, where he met, but was not charmed by, the ruthless King-Dictator. Nor did the King-Dictator like this American book. It is reported that no newspaper or review published in the Kingdom of Yugoslavia is permitted to mention the book or in any way recognize its existence. It is also reported that any Yugoslav subject residing in Yugoslavia who is caught possessing a copy of the book is liable to imprisonment for two years, while any Yugoslav subject guilty of bringing the book into the country or circulating it there exposes himself to a prison term of from five to ten years.

The student of immigration history must regret that under our modern laws we are to have no more exiled revolutionists like the Goldmark and Brandeis families, no more peasant pilgrims like Michael Pupin and Louis Adamic bringing gifts from the peasant culture of the South Slav regions.

E. A.

The Family and Its Relationships. By ERNEST R. GROVES, EDNA L. SKINNER, and SADIE SWENSON. (Lippincott's "Home Economics Texts," edited by BENJAMIN R. ANDREWS, PH.D.) Chicago & Philadelphia: J. B. Lippincott, 1932. Pp. 321. \$1.60.

Marriage. By ERNEST R. GROVES. New York: Henry Holt & Co., 1933. Pp. xvi+552. \$3.50; student's ed. \$2.80.

These two volumes contain a further setting-out of the problem of the family group. In the first volume Mr. Groves co-operated with the head of the division of Home Economics in the Massachusetts State College and with an instructor in Home Economics in the Technical High School, Springfield, Massachusetts. This volume, edited by Dr. Andrews, is intended as a text and includes many of the topics which a few years ago would have been thought of rather as problems in household administration than in family life in its truer sense. The authors take notice of the fact that the physical and domestic background greatly affect and may determine the personal relationship. Family finances, household equipment, and child care are included, as well as the subject of marriage in which Professor Groves is so interested and to the understanding of which he has devoted so much generous and sympathetic effort.

The second volume is the latest product from his pen and undertakes to give a comprehensive view of the influences affecting marriage, the scientific basis for the relationship, the results in happiness, as well as in community responsibility.

In both cases, the discussion is supplemented by bibliographies, and the presentation facilitates classroom discussion.

S. P. BRECKINRIDGE

UNIVERSITY OF CHICAGO

Comparative Judicial Criminal Statistics: Ohio and Maryland. By L. C. MARSHALL. *A Comparison of Trial Court Statistics for 1930.* Pp. 83. \$1.25. *Six States, 1931: The Courts of General Criminal Jurisdiction.* Pp. 61. \$1.00. *Maryland, 1931: Courts of General Criminal Jurisdiction.* Pp. 26. \$0.35. 1932.

Ohio Criminal Statistics, 1931: Methods and Techniques of State Reporting. By an ASSOCIATED GROUP FROM THE INSTITUTE OF LAW AND THE OHIO INSTITUTE. 1932. Pp. 189. \$2.00.

The Judicial Administration in Ohio, Bull. 6-11. 1932. Pp. 77, \$1.25; pp. 47, \$0.50; pp. 45, \$0.50; pp. 12, \$0.15; pp. 16, \$0.25; pp. 56, \$0.50.

The Divorce Court, Vol. I: *Maryland;* Vol. II: *Ohio.* By L. C. MARSHALL and GEOFFREY MAY. 1932-33. Pp. 359; 440. \$3.00 each.

These publications of the Institute of Law, all of which are published by the Johns Hopkins University Press, can be grouped in four classes: (1) historical

accounts and description of the current organization of the judicial system, as in Ohio and Maryland;¹ (2) a study of criminal statistics of a separate state;² (3) the comparison of data from one state with those from five other states in criminal matters³ and (4) in divorce litigation.⁴

No attempt will be made here to describe the methods employed or to set out at length the conclusions and recommendations. Attention may be called, however, to the fact that in discussing crime the classification used is that now being followed in the "Uniform Crime Reports" of the federal government, an explanation of which can be found in *Uniform Crime Reporting* sponsored by the International Association of Chiefs of Police.⁵ Two summary statements are also of interest to social workers:

A summary statement of the situation with respect to sentences and treatment may well run thus:

1. The unsatisfactory character of the data available for analysis justifies neither elaborate interpretation nor detailed comparison of the policies of these two states in the matter of sentences and treatment of convicted defendants. These are more appropriate to a future, more or less distant, when more satisfactory data may be secured.

2. In particular, the results had from an examination of sentences and treatment for "all guilty defendants" must be regarded with skepticism. It is an "average" made up of varying individual offense situations which show at least two divergent tendencies.

3. Any consideration of sentences and treatment based on Table C and Chart VIII should be related to the information reflected in Table B and Chart II, which deal with the proportions of defendants found guilty of the various offenses. The divergences, in the two states, in the numbers and proportions of the defendants found guilty of the particular offenses are significant—and are another indication of the very great difficulties attendant upon comparative use of judicial statistics. Several aspects of these difficulties have been commented upon earlier.⁶

From the foregoing, it appears that Ohio, or any other state, will facilitate the development of comparable judicial criminal statistics by installing for itself a permanent system supervised by competent personnel; by co-operating with other states and with any approved central agency in securing comparability; by integrating her judicial statistics with the other branches of criminal statistics; by continual sharpening of the definitions of statistical units and terms utilized; by not having the various categories of too gross a character; by utilizing the best technical methods of collecting data now available. At first glance, this seems a forbidding list; actually it is not. And, in any

¹ Maryland, Bull. 5, *Courts of General Criminal Jurisdiction*, and Ohio, Bull. 8, *The Judicial System in Ohio from 1787 to 1932*.

² Maryland, a "pioneer effort," and Ohio.

³ Ohio, Bull. 11. The Maryland bulletin was among the early ones published, and those containing the figures from Ohio, New Jersey, Iowa, Maryland, Rhode Island, and Delaware are not numbered.

⁴ *The Divorce Court, Maryland and Ohio, and Divorce Law in Ohio*.

⁵ *Comparative Judicial Criminal Statistics: Ohio and Maryland*, p. 78.

⁶ *Ibid.*, p. 36.

event, each item on the list holds as true of a system of reporting drawn without comparability in mind as it does of a system which looks toward securing the gains of comparability.⁷

S. P. B.

How To Raise Money. By LYMAN L. PIERCE. New York: Harper & Bros., 1932. Pp. xiii+295. \$3.00.

The author of this book is president of a firm of professional money-raisers and therefore is able to discuss his subject from the standpoint of experience. His treatment differs from others that have preceded it primarily in its broader concept of the term "campaign." According to his terminology the short period of intensive solicitation is the "drive" part of the campaign. The campaign itself includes the building of a constituency, the budgeting of revenue, the recruiting and training of solicitors, and even encompasses the cultivation of bequests, annuities, and similar forms of support.

Although the analysis and description of the drive contains little that is new, the material on annuities, endowment, and gifts in the form of insurance, is interesting. Obviously these types of support are a matter of greater practical concern to institutions of learning, museums, and similar establishments than to the organizations with which social workers are most commonly identified. Some of the illustrations and procedures described tend to strengthen a slowly growing conviction that the rich cannot be trusted to dispose of their possessions intelligently and that their capacity to hamper rational social development must be progressively curbed.

The book dwells at considerable length upon the social implications of the community chest. The author was at one time affiliated with the Y.M.C.A. and perhaps owing to these earlier loyalties seems to have shared in the growing antagonism between community chests and the costly institutional agencies in the character-building field.

He makes an earnest effort to be impartial in his analysis, but the trend of his conviction is clear. Some of his criticisms will fall on sympathetic ears even among social workers not identified with the leisure-time field, as, for example, his assertion, "Boards of directors of agencies to which . . . they have given years of thoughtful service at great sacrifice, sometimes find their convictions, programs, and budgets overridden by chest officials."

On the other hand, the author does not counsel return to the multiplicity of competing campaigns that characterized the pre-chest era. In consonance with his doctrine that "a community needs frequent challenges to its generosity," he proposes four annual campaigns. One campaign would be for support of the family welfare and relief agencies, one for child-caring societies, one for health organizations, and one for leisure-time activities. Pledges, he thinks, should in

⁷ *Comparative Judicial Criminal Statistics: Six States, 1931*, p. 60.

some cases cover a three-year period. Whether these suggestions are feasible could only be determined by experimentation. Under such a system the most potent selling-point of the chest solicitors would be gone: "Give once for all." Whether a sufficient number of competent volunteers could be recruited to conduct four drives each year seems likewise highly questionable.

Because he has attempted to consider in one volume the financing of educational institutions, churches, foreign missions, and similar large-scale ventures as well as the more circumscribed problems of underwriting the social service agencies of a single community, the author has necessarily included some materials that are of little interest to social workers. A useful bibliography is included as an appendix.

A. W. McM.

A Century of Public Health in Britain, 1832-1929. By J. H. HARLEY WILLIAMS. London: A. & C. Black, Ltd., 1932; New York: Macmillan, 1933. Pp. xv+314. 7s. 6d.

Edwin Chadwick and the Early Public Health Movement in England. By DORSEY D. JONES. (University of Iowa Studies in the Social Sciences, Vol. IX, No. 3.) Iowa City, Iowa, 1931. Pp. 160.

The first of these books deals chiefly with the health measures of the present day, and the second with one of the leading figures in the great public health movement that began in the decade 1830-40. Sir Edwin Chadwick's work has been competently dealt with by earlier writers, particularly Miss B. L. Hutchins and Maurice Marston, but any new account of the work of this great pioneer is always useful. The century described by Dr. Harley Williams is one of great interest to social workers.

Matters that Matter. By DAME HENRIETTA BARNETT. London: John Murray, 1930. Pp. xi+429. 7s. 6d.

Mrs. Barnett is well known to American social workers, who will enjoy these glimpses into the many interests of her active and useful life. Especially valuable at the present time is her chapter on housing, in which she tells the story of her own notable work in the Hampstead Garden suburb. Her vivid picture of the needs of England's poor-law children in the chapter on the Poor-Law is also especially valuable. Her comments on America will be read by many American friends with great interest. The "matters that matter" to Mrs. Barnett are things that are important to all social workers, and her vigorous suggestions about them are very interesting indeed.

PUBLIC DOCUMENTS

EMERGENCY CONSERVATION WORK

First Report of the Director of Emergency Conservation Work. For the Period April 5, 1933, to September 30, 1933. Washington, D.C., 1934. Pp. vi+63.

Perhaps none of the relief measures of the New Deal has met with more widespread public approval than the establishment of the camps in which the unemployed youths of the nation have been gainfully employed. Even newspapers hostile to the Administration have lauded the efforts to utilize idle man power in the interest of conserving natural resources.

Only ten pages of this first report are devoted to textual comment. The remainder consists of statistical tables, charts, and cartograms. The total obligations incurred in the period under review are estimated at \$118,166,722.11. This money has produced an imposing variety of tangible projects in addition to the less measurable results in terms of health, education, and morale. No less than 62 types of construction work and 54 varieties of maintenance work have been instituted. The following accomplishments are typical: 5,058 miles of telephone lines have been strung, largely in the forests; 3,917 miles of fire breaks have been completed; 1,158 lookout towers (from which to detect incipient fires) have been erected; 234 public camp ground structures have been built; 47,459 acres of land have been cleared of poisonous plants.

During the first period of enrolment, 74,261 cases of disease and 25,370 cases of injury were treated. Fatal terminations resulted in 89 disease and 138 injury cases. These figures seem very high in view of the active and hardy age groups from which practically all the enrolled were selected. Recent news dispatches emanating from the Federal Emergency Relief Administration indicate that not more than 400 accidental deaths occurred among the 4,000,000 men and women employed during the winter by the Civil Works Administration. Fatalities were 50 per cent below the number originally predicted, probably because of the aggressive safety campaign that was carried on in conjunction with the work program. The only reference to safety work in connection with the camp program of the Emergency Conservation Administration occurs on page 8 of the report: "Standard practices of work, sanitation, and health were observed by all who co-operated in Emergency Conservation Work. To a limited extent, the Office of the Director of Emergency Conservation Work supplemented these safety measures by inviting especial observance of such practices." Need for a more positive program in accident prevention seems clearly indicated.

Originally enrolments were restricted to unmarried youths between eighteen

and twenty-five years of age. Later both age and marital limitations were removed in the case of World War veterans and Reservation Indians. Perusal of the report inspires the wish that additional exceptions might be made. Despite the political chicanery and the ineffective administrative control that characterized it, the Civil Works Administration nevertheless did render an inestimable service in giving millions of disheartened people opportunity to work. Back once more on the relief rolls, many of these people have few local ties and would welcome an opportunity to enrol in one of the work camps. If they are physically able, they should be permitted to do so.

A. W. McM.

HOUSEHOLD EMPLOYMENT

Household Employment in Chicago. By B. ELEANOR JOHNSON. U.S. Women's Bureau Bulletin No. 106. Washington, D.C.: Government Printing Office, 1933. Pp.viii+62. \$0.10.

The first thing that strikes the reader is the high-wage group of which this study treats, the largest group falling between the wages of \$20 and \$25 a week. Most of us have seen housework wages drop, during the depression, until \$3.00 was the usual amount offered, with board and room as sole recompense not uncommon. So desperate have the workers become that, even with these reductions, they have had to accept not less, but more, work for these pitiful wages.

The reader's conviction upon completing the perusal is apt to be a sad one: that, by and large, women as employers have failed in this difficult relationship, and that they are so unconscious of responsibility for failure that it is questionable what improvement can be secured by the praiseworthy attempts of such groups as the Y.W.C.A. and the Consumers' League to draw up standards for household employment. For one thing, the more simple and definite such suggested standards are, the better. An appeal phrased in general terms will accomplish little, against a background of self-justification.

There is no denying the relationship is one of the most difficult; as one worker expressed it—"in domestic service, it is the person who is hired, and not, distinctively, the labor of the person." This means that the employer assumes her right to all the worker's time except such as she had voluntarily relinquished in the bargain upon hiring. Whereas, in industry, we are trying to establish the principal that "time on the premises" is working time and should be paid at the regular rate, the housemaid is not recognized as working when she stays at home in the afternoon or evening, subject to answering the doorbell or telephone, or keeping watch over sleeping children. Moreover, she is subject to constant requests for personal favors outside her main job, a privilege by no means reciprocal, of the total volume of which her employer is quite unconscious. Her hours, therefore, are insufferably long, and the investigation is able to hold out ten hours a day as the best schedule to which they can be reduced.

Moreover, one chief factor making up the difficulty is the fact that the maid's workshop is also her home, usually the only home she possesses, and employer and worker are bound to have a secondary relationship more or less concerned with family life in a common domicil. The quality of this relationship determines much of the maid's daily satisfaction from life, and yet neither chooses the other on the basis of common interests, tastes, ideas, or life-experience.

Difficult as the problem is, almost every housewife feels herself an expert, and feels if it is not solved the failure is due to the human material she has had to practice upon. Will the Women's Bureau study open her eyes? Will discussion of standards drawn up by Y.W.C.A. and Consumers' League groups? At any rate the effort is worth trying, and the Bureau is doing a great service in throwing some light on the knotty places in the problem.

AMY G. MAHER

TOLEDO CONSUMERS' LEAGUE

UNITED STATES IMMIGRATION HEARINGS

Review of Refusals of Visas by Consular Officers. Hearing No. 73.1.2. Seventy-third Congress, first session. Washington, D.C., 1933. Pp. 42. \$0.05.

Review of the Action of Consular Officers in Refusing Immigration Visas. Hearing No. 72.1.9. Seventy-second Congress, first session. Washington, D.C., 1932. Pp. 15. \$0.05.

To Exempt from the Quota Husbands of American Citizen Wives and To Limit the Presumption that Certain Alien Relatives May Become Public Charges. Hearing No. 72.1.2. Seventy-second Congress, first session. Washington, D.C., 1932. Pp. 102. \$0.10.

These "Hearings" before the Committee on Immigration and Naturalization of the House of Representatives deal with various immigration bills of interest to social workers. At the present time, certain consular representatives abroad have very great power in deciding who is or who is not to be given the coveted privilege of immigration to the United States. The refusal of the consul is final, and the relatives of the immigrant in this country cannot secure a review of the consul's refusal. Mr. Max Kohler, one of the most important witnesses at the 1933 hearings, pointed out that the important evidence regarding the propriety of the visa is to be found on this side of the Atlantic and in this country "the question of what the man or woman is likely to encounter upon arriving here as regards economic conditions here, and the ability of friends and relatives to look after him." Mr. Kohler emphasized the fact that it is "mere guess work on the part of untrained officials abroad" to attempt to pass on these questions. But the courts have held that at the present time "there is no right of anyone to review the action of a consular officer in refusing a visa." The demand for a review is urged on behalf of relatives in the United States often cruelly separated from members of their families by the provisions of the present laws.

U.S. DEPARTMENT OF LABOR REPORT

Twenty-first Annual Report of the U.S. Secretary of Labor for the Fiscal Year Ended June 30, 1933. Washington, D.C.: Government Printing Office, 1934. Pp. 96. \$0.10.

One of the catastrophes of the economy wave of last year was the decision in Washington not to publish separate bureau reports. This year, therefore, instead of the useful reports of the United States Children's Bureau, Commissioner General of Immigration and Naturalization, Women's Bureau, and Bureau of Labor Statistics, these bureau reports have been abbreviated and combined in a single Department of Labor report.

Although Secretary Perkins is reviewing the work of the department under a former secretary, the report is clearly hers from the very excellent statement in the first few pages of "the outstanding need of the present day of fostering, promoting, and developing the welfare of the wage earners of the United States, improving their working conditions, and advancing their opportunities" to the demand for a "Division of Labor Standards and Service." The report is brief, but clearly represents the vigorous and generous thinking of Frances Perkins. Social workers will look forward eagerly to the next report of the Secretary of Labor in which Miss Perkins will review her first complete year of national service.

At the same time there should be a widespread demand for the continuation of the independently published reports of the different bureaus. To those interested in immigration and naturalization it is a real calamity not to have the detailed report of this important work. For social workers this also holds true of the valuable annual report of the Chief of the Children's Bureau, which had come to be a very useful compendium of needs and services in the field of child welfare.

BRITISH OFFICIAL STATISTICS

Guide to Current Official Statistics of the United Kingdom, Vol. XI (1932). London: H. M. Stationery Office, 1933. Pp. 344. 1s.

This useful tool for those in need of official statistics from Great Britain now appears in its eleventh volume, prepared by the Permanent Consultative Committee on Official Statistics. This Committee, which was set up in 1921, represents a large number of governmental departments which have direct representation on the Committee. Sir Alfred Watson is chairman of the Committee.

British statistics in the field of housing, social insurance, poor law, vital statistics, public health, education, crime, prisons and reformatory schools, mental hygiene, and numerous other subjects are needed from time to time by social workers, who will find this volume as convenient as the ten preceding issues of this series.

